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UNITED STATES DEPARTMENT OF AGRICULTURE

Bureau of Agricultural Economics

STUDY OF FSA STANDARD LOAN RR BORROWERS
REGION XII

Part I. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.
March 1942

INTRODUCTION

This set of tabular data with brief explanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. It is planned to make the results of additional tabulations available in a comparable form, prior to a more complete analysis and any formal report for general distribution. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the results of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.-The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to determine the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to determine the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.-In Region XII, 1,079 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939, and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.-All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business"; leases; debt-adjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals; and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 38 percent of the sample borrowers in Region XII for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study. A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Eighty-four percent of the borrowers for whom no record of

performance was available, although expected, had received only 1 standard loan. Also, 41 percent of those with no performance record were paid up or inactive by the end of the period covered by the study. No other Region had as large a proportion of borrowers without a record of performance who were paid up or inactive within 12 months after receiving the first standard loan. Loan, collection, and grant data were, of course, available for all borrowers, but such data were not considered as constituting a record of performance for the purposes of the study.

Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items, such as actual family operating expenses and actual net cash income, were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.--Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

(1) The progress reports include borrowers regardless of when the first standard loan was received, but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.

(2) The progress reports include standard loan borrowers without regard to whether or not they received emergency loans at any time, but this study excluded any borrower who received an emergency loan before March 1, 1936.

(3) The progress reports include only borrowers in active status at the time of the report, but 23.8 percent of the borrowers included in this study for Region XII were no longer active by February 28, 1939.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 59.9 percent of the borrowers in the sample for the study and for only 62.0 percent of the borrowers for whom a record of change was expected. It is, therefore, not known whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are secured by the county offices.

Farm Security Administration policy, administrative procedures, changes in price levels and "acts of God", such as drought, are all reflected in the tabulated data.

Types of tables presented.- This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program, and how they progressed, and what aid of a financial nature was given by FSA to implement the rehabilitation process.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by Areas or by the period in which the borrowers received their first standard loan or by both Areas and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region XII by WPA workers supervised by Wilmer Graham and Robert Stewart, project supervisors, and by Lincoln C. Tisdale, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCamman. Roy L. Roberts assisted in the preparation of the explanatory text and Fred L. Garlock and George Y. Jarvis collaborated in the analysis of certain tables on financial items.

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1/ "By periods" refers to period during which borrowers received first standard RR loan.

2/ "By number of crop years" refers to number of crop years between first standard RR loan and last available record of performance after entry on standard RR program.

Note: A table is for the Region, without a breakdown by Areas, periods, crop years or other controls unless the title indicates otherwise.

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1/ "Periods" refers to period during which borrowers received first stand-ard 4H loan.

2/ "Number of crop years" refers to number of crop years between first standard 4H loan and last available record of performance after entry as standard 4H program.

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SUMMARY SELECTED STATISTICS

Number of borrowers in sample: 1,079

Number of borrowers with a record of performance after entry on RR: 646

Borrowers still active two to three years after first loan: 70 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 45 percent

Median number of persons in household: 4.4

Most common family composition: (1) husband and wife, and (2) husband, wife, and 3 or more children under 16

Median age of household head: 40

Median grade finished by household head: 8.4

Households including male youths (nonheads) aged 16 to 24: 20 percent

Borrowers who were full or part owners during year before first loan: 24 percent

Borrowers who were full or part owners during last year of record: 26 percent

Borrowers who were not farm operators during major part of crop year before first loan: 23 percent

Median size of farm during year before first loan for borrowers having farms: 226 acres

Median size of farm during last year of record: 240 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 131 acres

Median acres in crops during last year of record: 138 acres

Median cash receipts during year before first loan: $445

Median change in cash receipts: $172

Borrowers reporting an increase in cash receipts: 67 percent

Median cash receipts from farm during year before first loan for borrowers with such receipts: $417

Median change in cash receipts from farm for borrowers who had such receipts during year before first loan: $131

Most common major source of receipts during year before first loan: (1) Crop sales, (2) off-farm work

Most common major source of receipts during last year of record: (1) Crop sales, (2) livestock and produce

Borrowers with some receipts from off-farm work during year before first loan: 43 percent

Borrowers with some receipts from off-farm work during last year of record: 47 percent

Borrowers who were farm operators during year before first loan who reported receipts from benefit payments during year before first loan: 35 percent

Borrowers with receipts from benefit payments during last year of record: 58 percent

Median cash family operating expenditures planned for first year on standard RR program: $231

Median net worth at time of first loan: $553

Median net worth, excluding equity in farm real estate, at time of first loan: $396

Median change in net worth: $25

Median change in net worth, excluding equity in farm real estate: $19

Borrowers reporting an increase in net worth: 52 percent

Borrowers reporting an increase in net worth, excluding equity in farm real estate: 51 percent

Median value of assets at time of first loan: $971

Median liabilities at time of first loan: $248

Median change in liabilities: $415

Borrowers with no cows or other cattle at time of first loan: 35 percent

Borrowers with no cows or other cattle at time of last record: 6 percent

Borrowers with no hens or other poultry at time of first loan: 25 percent

Borrowers with no hens or other poultry at time of last record: 7 percent

Borrowers with no sows or other hogs at time of first loan: 63 percent

Borrowers with no sows or other hogs at time of last record: 36 percent

Borrowers with no workstock at time of first loan: 56 percent

Borrowers with no workstock at time of last record: 34 percent

Borrowers with a tractor at time of first loan: 31 percent

Borrowers with a tractor at time of last record: 44 percent

Borrowers entering RR program between March 1, 1936 - February 28, 1937 receiving more than 1 standard loan by February 28, 1939: 58 percent

Most important major purposes of loans: (1) current farm operating expenses, (2) livestock and poultry

Borrowers loaned money for family expenses: 74 percent

Borrowers receiving some grants sometime between March 1936 and February 1939: 39 percent

Borrowers having debts reduced through FSA: 7 percent

Tables 1, 2, and 3

More than one-half of the 1,079 borrowers in the sample lived in Texas. About one-fourth lived in New Mexico and another one-fourth lived in the counties of Colorado, Kansas, and Oklahoma which were grouped together into one Area, hereafter referred to as the C-K-O Area.

Over three-fifths of the borrowers entered the standard loan RR program during the first period covered by the study (March 1, 1936 to February 28, 1937); nearly one-fifth entered the program during the second period (March 1, 1937 to February 28, 1938); and about one-fifth entered during the third period (March 1, 1938 to February 28, 1939).

Of the borrowers for whom some record of performance in farm and home activities after entry on the program was expected, a record was not available for 38 percent. The last available record of performance during the period covered by the study applied to the first crop year after the first standard loan for 28 percent of the borrowers, to the second crop year after the first standard loan for 16 percent, and to the third crop year after the first standard loan for 18 percent.

The relation between the period of the first standard loan and the crop year after the first loan to which the last period of performance applies is shown by table 3. For example, only borrowers entering the program during the first period can have a record of performance applying to the third crop year after the first loan, although some of the first-period borrowers have a last record applying to the first or second crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period cannot have a record of performance except for the first crop year after the first standard loan.

All of the 192 borrowers with records for the third crop year after the first loan had entered the program during the first period and the performance reported covers the 1938 crop. From table 3 and supplementary data it is known that of the 158 borrowers with last records for the second crop year after the first loan, 72 entered the program during the first period and their performance covers the 1937 crop, while 86 entered during the second period and have a record of performance which covers the 1938 crop. Of the 288 borrowers whose last records applied to the first crop year after the first standard loan, 146 entered the program during the first period and have records covering the 1936 crop, 97 entered during the second period, and 45 during the third period. Performance of the second-period group covers the 1937 crop for 86 borrowers and the 1938 crop for 11, while all of the third-period borrowers have records which necessarily pertain to the 1938 crop.

Thus of the 645 borrowers with a record of performance after entry on the standard loan program, the last record covers the 1938 crop for 402 or 62 percent, the 1937 crop for 98 or 15 percent, and the 1936 crop for 145 or 23 percent.

Bureau of Agricultural Economics
Study of FSA Standard Loan RR Borrowers

March 1942
Region XII

Table 1.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan by Areas 1/

Borrowers' Area of residence at time of first standard loan	Total borrowers	Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Number	Number	Number
Texas 2/	562	331	99	132
C-K-O 3/	254	141	72	41
Colorado	89	40	26	23
Kansas	123	65	40	18
Oklahoma	42	36	6	—
New Mexico	263	194	30	39
Total, all Areas	1,079	666	201	212
	Percent	Percent	Percent	Percent
Texas 2/	100.0	58.9	17.6	23.5
C-K-O 3/	100.0	55.6	28.3	16.1
New Mexico	100.0	73.8	11.4	14.8
Total, all Areas	100.0	61.8	18.6	19.6

1/ Period of first standard loan is the period during which first standard RR loan was authorized.
2/ Based on 47 Texas counties included in Region XII.
3/ Due to the limited number of sample cases in the counties of Colorado, Kansas, and Oklahoma which were a part of Region XII, these counties were treated as one Area in the analysis and are referred to as the C-K-O Area.

Note: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.

Table [illegible] Number and [illegible] borrowers by number of crop years between first standard [illegible] loan and available record of performance after entry on standard RR program, by areas 1/

Program area of residence at time of first standard loan	Total borrowers	Borrowers by number of crop years between first standard loan and last record: No record after first loan: On program less than 1 crop year 2/	On program 1 crop year or more 3/	1 year	2 years	3 years
	Number	Number	Number	Number	Number	Number
Texas	[illegible]	[illegible]	192	164	83	[illegible]
O-K-O	354	6	70	60	42	53
Colorado	89	4	36	29	12	8
Kansas	123	2	23	28	43	27
Oklahoma	42	—	11	5	8	18
New Mexico	263	—	133	60	22	48
Total, all areas	1,979	38	395	286	168	194
	Percent	Percent	Percent	Percent	Percent	Percent
Texas	100.0	XXX	36.2	30.9	15.7	17.2
O-K-O	100.0	XXX	28.2	25.0	25.4	21.4
New Mexico	100.0	XXX	50.5	22.8	8.4	18.3
Total, all areas	100.0	XXX	38.0	27.5	16.1	18.4

1/ Number of crop years is determined by the interval between the date of the farm and home plan (HHL4) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan.

2/ No record after first loan expected because first standard loan was received after August 31, 1938.

3/ Includes 75 borrowers whose status was "paid up" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939.

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Region XII

Table 3.--BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan 1/ and by number of crop years 2/ between first standard loan and last available record of performance after entry on standard RR program, by Areas

Borrowers' Area of residence at time of first standard loan	Total borrowers	Borrowers receiving first standard loan between 3/1/36-2/28/37						3/1/37-2/28/38						3/1/38-2/28/39				
				Crop years between first loan and last record						Crop years between first loan and last record						Crop years between 1st loan and last record		On program less than 1 crop year 3/
				No record after first loan	1	2	3			No record after first loan	1	2				No record after first loan	1	
	No.	No.	Pct.	Pct.	Pct.	Pct.	Pct.	No.	Pct.	Pct.	Pct.	Pct.	No.	Pct.	Pct.	Pct.	Pct.	No.
Texas	562	381	100.0	37.1	23.6	11.6	27.6	99	100.0	35.4	20.2	44.4	100	100.0	34.0	66.0	32	
O-K-O	284	141	100.0	31.2	19.1	12.1	37.6	72	100.0	22.2	13.9	63.9	35	*	*	*	8	
New Mexico	363	194	100.0	46.0	21.1	8.2	24.7	30	*	*	*	*	39	*	*	*	---	
Total, all Areas	1,079	666	100.0	38.5	21.9	10.8	28.8	201	100.0	33.8	18.4	47.8	174	100.0	40.8	59.2	58	

* Percentage not computed on a base of fewer than 50 cases.

1/ Period of first standard loan is the period during which first standard RR loan was authorized.

2/ Number of crop years is determined by the interval between the date of the farm and home plan (RR14) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan.

3/ No record after first loan expected because first standard loan was received after August 31, 1938.

Table 4.--STATUS: Number and percentage of borrowers classified by status on February 28, 1939, by period of first standard RR loan

Status of borrower on February 28, 1939	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36 - 2/28/37	3/1/37 - 2/28/38	3/1/38 - 2/28/39
	Number	Percent	Percent	Percent	Percent
Active 1/	822	76.2	69.2	84.1	89.6
Paid up 2/	202	18.7	22.8	15.4	9.0
During period of first loan	88	8.2	8.7	5.5	9.0
After period of first loan	114	10.5	14.1	9.9	—
Inactive 3/	55	5.1	7.4	0.5	2.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,078		446	201	211

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.
2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.
3/ A borrower was considered inactive if classified as such by FSA

Note: A comparable table is also available for each Area in the Region.

Seventy-six percent of the borrowers were still active at the close of the period of study (February 28, 1939); nearly 19 percent were paid up and the balance of 5 percent were inactive. The majority of the paid-up and inactive borrowers had entered the program during the first period. Eight percent of all borrowers paid up during the same period the first loan was received and did not come back for another loan.

No other region has such a large proportion of borrowers who were paid up by February 1939.

Only 1 of the 202 paid-up borrowers and 11 of the 55 inactive borrowers were liquidated by a public sale.

Table 5.--STATUS: Number and percentage of standard FSA borrowers classified by status on February 28, 1939, by Areas

Status of borrower on February 28, 1939	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
Active 1/	822	76.2	68.6	87.4	80.3
Paid up 2/	202	18.7	26.2	9.3	12.5
During period of first loan	88	8.2	12.3	2.4	4.9
After period of first loan	114	10.5	13.9	7.4	7.6
Inactive 3/	55	5.1	5.2	2.8	7.2
Total	XX.	100.0	100.0	100.0	100.0
Number reporting	1,079		542	354	263

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.
2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.
3/ A borrower was considered inactive if classified as such by FSA.

Texas had more than twice as large a proportion of paid-up borrowers as did New Mexico and almost 3 times the proportion in the C-K-O Area. Over 7 percent of the borrowers in New Mexico were classified as inactive by February 1939, as compared to 5 percent in Texas and 3 percent in the C-K-O Area. Only 69 percent of the Texas borrowers were active on February 28, 1939, as compared to 80 percent of those in New Mexico and 87 percent of those in the C-K-O Area.

The 1 paid-up borrower liquidated by public sale was in Texas. Of the 11 inactive borrowers so liquidated, 4 were in Texas, 4 in C-K-O, and 3 in New Mexico.

TABLE 6.--AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard SC loan, by age and sex, by period of first standard loan

Age at time of first standard loan	Total persons			Persons in households of borrowers receiving first standard loan between 3/1/36-2/28/37			3/1/37-2/28/38			3/1/38-2/28/39		
	Total 1/	Male	Female	Total 1/	Male	Female	Total 1/	Male	Female	Total 1/	Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	13.0	6.3	6.7	13.4	6.4	7.0	13.1	5.8	7.2	11.7	6.2	5.5
5 to 9	13.8	7.6	6.2	15.1	8.1	7.0	12.7	7.0	5.7	10.8	6.4	4.4
10 to 14	14.5	8.2	6.3	15.2	8.7	6.4	12.1	6.4	5.7	13.1	9.3	6.8
15	3.6	1.9	1.7	3.8	1.7	2.1	4.0	2.3	1.7	2.8	2.1	0.7
Total, under 15	44.9	24.0	20.9	47.4	24.9	22.5	41.9	21.5	20.3	40.4	23.0	17.4
16 to 24	17.3	8.7	8.6	15.7	8.9	7.8	15.2	6.2	9.0	20.8	10.4	10.4
25 to 34	12.4	7.3	5.1	11.7	7.3	4.4	13.8	7.4	5.8	13.8	7.4	6.4
35 to 44	10.3	5.8	5.0	9.5	5.1	4.4	14.3	7.8	6.5	11.2	6.1	5.1
45 to 54	9.1	5.7	3.4	8.8	5.6	3.2	9.5	5.9	3.6	8.7	5.6	3.1
55 to 64	4.1	2.8	1.3	4.2	3.0	1.2	4.8	2.8	2.0	3.1	2.3	0.8
65 and over	1.4	1.0	0.3	1.7	1.3	0.3	1.1	0.8	0.3	1.0	0.7	0.1
Total	100.0	55.3	44.6	100.0	56.1	43.8	100.0	52.4	47.5	100.0	56.7	44.3
Number of persons reporting age 2/	3/ 4,065			2,461			756			857		

1/ Total includes all persons for whom age was known, regardless of whether sex was known.
2/ Exclusive of 505 persons whose age was unknown.
3/ Based upon 1,073 borrowers reporting age data for household members, out of the 1,079 borrowers in the study.
Note: A comparable table is also available for each Area in the Region.

Of all the persons in households at the time of the first standard loan, 45 percent were under 15 and over 1 percent were 65 and older. The youth group aged 16 to 24 comprised 17 percent of all persons. Males aged 16 to 64 were less than one-third of all persons, being 30 percent of the total.

The age of about one-quint of all persons was not reported. It is evident that a number of borrowers reported the age of only a part of the household members, since there were only 5 borrowers reporting no age data whatsoever, but there were 505 persons whose age was unknown.

Table 7. AGE AND SEX DISTRIBUTION. Number and percentage of all persons in households of borrowers at time of first standard F. loan, by age and sex, by Areas

Age at time of first standard loan	Persons in households of borrowers by Areas of residence at time of first standard loan											
	Total persons			Texas			[illegible]			New Mexico		
	Total 1/	Male	Female	Total 1/	Male	Female	Total 1/	Male	Female	Total 1/	Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	13.0	6.3	6.7	13.3	6.4	6.9	13.1	6.7	6.3	12.4	[illegible]	[illegible]
5 to 9	13.8	7.6	6.2	13.8	8.1	5.7	[illegible]	7.5	6.1	11.8	[illegible]	[illegible]
10 to 14	14.5	8.2	6.3	15.5	8.5	6.7	[illegible]	[illegible]	[illegible]	11.8	[illegible]	[illegible]
15	3.6	1.9	1.7	3.7	1.7	2.0	[illegible]	[illegible]	1.7	1.1	[illegible]	[illegible]
Total, under 16	44.9	24.0	20.9	46.1	25.0	21.1	43.3	[illegible]	19.3	41.1	[illegible]	[illegible]
16 to 24	17.3	8.7	8.6	17.7	9.3	8.4	16.3	9.1	7.2	11.3	[illegible]	[illegible]
25 to 34	12.4	7.3	5.1	11.5	6.9	4.6	14.9	9.1	5.8	12.2	6.6	[illegible]
35 to 44	10.8	5.8	[illegible]	10.2	[illegible]	[illegible]	10.7	5.3	5.4	11.7	[illegible]	[illegible]
45 to 54	9.1	5.7	3.4	8.6	5.5	3.1	9.7	5.4	4.1	9.6	6.3	[illegible]
55 to 64	4.1	2.8	1.3	4.0	2.9	1.1	[illegible]	2.5	0.8	5.0	[illegible]	[illegible]
65 and over	1.4	1.0	0.3	1.7	1.2	0.5	1.3	0.8	0.5	1.2	0.9	[illegible]
Total	100.0	55.3	44.6	100.0	56.7	43.2	100.0	54.8	45.2	100.0	53.3	46.7
Number of persons reporting age 2/	3/ 4,063			2,053			922			1,091		

1/ Total includes all persons for whom age was known, regardless of whether sex was known.
2/ Exclusive of 505 persons whose age was unknown.
3/ Based upon 1,079 borrowers reporting age data for household members, out of the 1,079 borrowers in the study.

Texas had the largest percentage of persons under 16 in households of borrowers. Differences between Areas were not marked for such groupings as youths aged 16 to [illegible] for persons aged 65 and over, or for males aged 16 to 64. In each Area the men outnumbered the women.

The age of about one-ninth of all persons was not reported.

Table 8.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by period of first standard loan

Number of persons in household at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36- [illegible]	3/1/37- [illegible]	3/1/38- [illegible]
	Number	Percent	Percent	Percent	Percent
1	40	3.7	5.0	2.0	1.4
2	219	20.4	21.2	19.1	19.1
3	231	21.3	19.6	23.1	[illegible]
4	181	16.9	15.7	18.1	19.6
5	137	12.8	12.1	14.1	12.9
6	113	10.6	10.4	9.0	12.4
7	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
8	52	4.9	5.4	[illegible].0	3.8
9	33	3.1	3.8	1.0	2.9
10	9	0.8	0.9	1.0	0.5
11 and over	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	[illegible]		[illegible]	199	[illegible]
Number not reporting	[illegible]		1	[illegible]	[illegible]
Median number of persons in household	[illegible]		[illegible]	4.2	[illegible]

Note: A comparable table is also available for each Area in the Region.

The median size of household was 4.4 persons. The median was about the same for first-, second-, and third-period borrowers. Families of 3, 4, and 5 persons made up 50 percent of the total, while those of 1 or 2 persons were 24 percent and those of 6 or more persons were 26 percent of the total. Single persons and, to some extent, 2-person households and those of 7 or more persons, were relatively more common in the first period than in the other 2 periods.

Table 9.--SIZE OF HOUSEHOLD: Number and percentages of borrowers classified by number of persons in household at time of first standard RH loan, by Areas

Number of persons in household at time of first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	G-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
1	40	2.7	2.7	6.4	3.4
2	229	20.4	21.8	23.9	14.1
3	223	19.9	18.4	17.1	23.7
4	181	16.9	16.2	15.1	15.8
5	137	12.8	13.5	12.0	12.6
6	113	10.5	8.4	10.8	14.9
7	66	6.2	6.3	6.8	4.3
8	52	4.9	5.6	3.0	2.0
9	33	3.1	2.8	4.4	3.1
10	9	0.8	0.4	0.8	1.9
11 and over	8	0.7	1.1	0.4	0.4
Total	1,071	100.0	100.0	100.0	100.0
Number reporting	1,071		558	251	262
Number not reporting	8		4	3	1
Median number of persons in household	4.4		4.4	4.0	4.6

New Mexico had the largest households with a median size of 4.6 persons, while the G-K-O Area had the smallest with a median of 4.0 persons. The G-K-O Area had a larger proportion of borrowers with households of 1 and 2 persons and a smaller proportion with 8 or more persons than did the other Areas.

Table 10.--FAMILY COMPOSITION: Number and percentage of borrowers classified by family composition at time of first standard FHA loan

Family composition at time of first standard loan	Total borrowers	
	Number	Percent
Normal families	871	9.2
Husband-wife; 2 persons	196	20.5
Husband-wife, 1 child under 16; 3 persons	139	14.4
Husband-wife, 2 children under 16; 4 persons	102	10.6
Husband-wife, 3 or more children under 16; 5 or more persons	163	17.3
Husband-wife, 1 or more persons 16 or older; 3 or more persons	56	5.8
Husband-wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	61	6.3
Husband-wife, 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	155	16.1
Broken families 1/	36	3.7
Nonfamily types 2/	49	5.1
Total reporting	962	100.0
Number not reporting	13	

1/ Male or female without spouse but with 1 or more children
2/ Single head only or single head and another person or persons of same sex.

Normal families, those with husband and wife, were characteristic of these standard loan borrowers, as all but 9 percent were of this type. About two-thirds, 65 percent, of the families were normal families with 1 or more children under 16. Twenty-eight percent of the families had 1 or more persons aged 16 or older in addition to the husband and wife. About one-fifth, 22 percent, contained a husband and wife, children under 16, and also persons - usually children - aged 16 or older. One-fifth of the families consisted of only husband and wife.

Table 11.--AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard RR loan, by Areas

Age of household head	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-E-O	New Mexico
	Number	Percent	Percent	Percent	Percent
16 to 24	97	7.9	11.8	8.4	7.6
25 to 34	270	27.6	26.0	32.1	25.6
35 to 44	235	24.1	23.8	23.0	26.4
45 to 54	231	23.6	22.4	22.9	26.8
55 to 64	112	11.5	12.0	10.1	11.6
65 and over	32	3.3	4.0	3.1	2.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	977		500	227	250
Number not reporting	102		62	27	13
Median age of household head	40.2		40.1	38.7	41.4

The median age of borrowers was 40 years. About 10 percent were under 25 and 15 percent were aged 55 and over. Texas had the largest percentage of households heads under 25, and also the largest percentage aged 55 and over. New Mexico borrowers averaged the oldest, 41 years, and C-E-O Area borrowers the youngest, 39 years.

Table 12.--EDUCATION OF HEAD: Number and percentage of borrowers classified by highest grade of school finished by household head at time of first standard RR loan, by Areas

Highest grade finished	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
None	12	1.8	---	2.9	3.2
1 to 3	27	4.4	2.8	2.3	8.5
4 to 5	69	11.2	13.2	7.4	14.0
6	46	7.5	10.4	1.7	9.0
7	66	10.7	16.7	4.0	9.0
8	208	33.9	32.4	33.4	27.[illegible]
9	59	9.6	15.1	6.3	5.[illegible]
10	36	5.9	9.2	3.4	3.7
11	28	4.6	6.8	1.7	4.3
12	40	6.5	1.2	12.0	8.5
13 or more	24	3.9	3.2	2.9	5.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	614		251	[illegible]	[illegible]
Number not reporting	[illegible]		81	[illegible]	[illegible]
Median grade finished by household head	8.4		8.4	8.6	8.2

More than one-third, 34 percent, of the heads did not complete the eighth grade; 34 percent stopped at the end of the eighth grade or stopped before completing the ninth grade; 10 percent completed at least the twelfth grade. Four percent were reported as completing 1 or more years beyond the twelfth grade. The median grade finished was 8.4. The C-K-O Area borrowers had the most schooling; less than one-fifth of them did not reach the eighth grade as compared with over two-fifths of those in the other Areas. The C-K-O Area and New Mexico had more than 3 times as large a proportion of borrowers who had completed 12 or more grades than did Texas. However, New Mexico had the largest proportion of borrowers with less than 6 grades completed. The slight differences in the medians do not adequately reflect the differences in the percentage distribution for the 3 Areas. The education was not reported for more than two-fifths of all the household heads; the data were most incomplete for Texas.

Table 12 - [illegible] Number of [illegible] families by highest grade of school finished and by age of household head at time of first standard [illegible] loan

Highest grade finished	Total	Age of head: 21 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number
None	12	—	2	2	3	—	2	1
1 to 3	27	1	2	4	12	4	4	—
4 to 5	69	3	12	16	26	10	3	—
6	46	2	9	13	10	11	1	—
7	62	1	15	23	14	7	1	1
8	208	19	54	51	57	21	5	1
9	59	14	23	12	8	3	—	—
10	27	7	[illegible]	4	5	[illegible]	—	1
11	28	4	13	4	6	2	1	—
12	40	6	15	8	5	5	1	—
13 or more	24	2	7	5	8	1	1	—
Unknown	465	34	109	88	77	46	13	98
Total	1,573	97	270	231	220	113	32	102
Median grade finished by household head	8.4	9.1	8.8	8.2	8.2	8.1	*	

* Median not computed on a base of fewer than 50 cases.

Note: A comparable table is also available for each Area in the Region.

This table shows the relation between age and education. The median grade finished tends to be highest for the youngest heads and lowest for the oldest.

Table 14.--NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard FR loan, by period of first standard loan

Number of male youths aged 16 to 24	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
None	806	79.8	79.2	83.6	78.3
1	157	15.5	16.0	14.8	14.5
2	37	3.7	4.2	1.1	4.5
3 or more	10	1.0	0.6	0.5	2.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,010		619	189	202
Number not reporting	69		47	12	10

Note: A comparable table is also available for each Area in the Region.

(5A-3)

Table 15.--NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard FR loan, by Areas

Number of male youths aged 16 to 24	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-I-O	New Mexico
	Number	Percent	Percent	Percent	Percent
None	806	79.8	79.7	83.9	75.9
1	157	15.5	16.2	12.8	16.9
2	37	3.7	2.9	2.5	6.4
3 or more	10	1.0	1.2	0.8	0.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,010		529	242	249
Number not reporting	69		43	12	14

(5A-4)

One-fifth of the households had 1 or more male youths (other than the household head) aged 16 to 24. Sixteen percent of the households had 1 youth, 4 percent had 2 youths, and 1 percent had 3 or more youths.

The C-I-O Area had the smallest proportion of households with male youths (other than the household head) aged 16 to 24 and New Mexico had the largest proportion.

Table 14.--Years On Farm. Number and percentage of borrowers classified by number of years resident on farm to be operated during crop year of first standard RR loan

Years on farm to be operated	Total borrowers	
	Number	Percent
Less than 1	78	23.9
1 but less than 2	65	19.9
2 or more	183	56.2
Total reporting	326	100.0
Number not reporting	763	

Forty-four percent of the borrowers had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan; nearly one-fourth had been on this farm less than 1 year. A considerable part of what appears to be a high rate of mobility is due to the fact that nearly one-fourth of the borrowers were starting in as farm operators; during the major part of the year before the first loan they were farm laborers or nonfarm. Information concerning "years on farm" was known for less than one-third of the borrowers in the study.

Table 19. TIMES CHANGED FARMS. Percentage of borrowers classified by number of times changed farms since first standard RE loan and before February 28, 1939, by period of first standard loan 1/

Number of times changed farms	Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/29/38	3/1/38-2/28/39
	Percent	Percent	Percent
0	81.0	88.8	98.5
1	17.8	11.2	1.5
2	1.0	---	---
3	0.2	---	---
4 or more	---	---	---
Total	100.0	100.0	100.0
Number reporting	484	161	206
Number not reporting	182	40	6

1/ Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the actual moves between the time of receiving the first standard RE loan and February 28, 1939.

Note: A comparable table is also available for each area in the Region.

Nearly one-fifth of the first-period borrowers changed farms 1 or more times after entry on the program and before February 28, 1939; most frequently there was just 1 change. Eleven percent of the second- and less than 2 percent of the third-period borrowers had changed farms, just once in all cases.

Table 18.--TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Full owner	175	16.7	17.3	17.0	15.0
Part owner 2/	87	8.3	9.2	6.9	6.[illegible]
Tenant	506	48.1	44.9	50.5	56.[illegible]
Cropper	39	3.7	3.7	2.7	4.7
Hired or unpaid farm laborer	65	6.2	4.5	10.1	7.3
Nonfarm	178	17.0	20.4	12.8	10.[illegible]
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,050		650	197	203
Number not reporting	29		16	4	9

1/ Tenure status is that held during major part of crop year before first standard RR loan.
2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each Area in the Region; a table showing the type and length of lease is available for 21 borrowers reporting lease data out of the 632 borrowers who rented land.

One-fourth of the borrowers owned all or part of the farm operated during the year before entry on RR. Forty-eight percent were tenants, 4 percent were croppers, 6 percent were farm laborers, and 17 percent were not in agriculture during the major part of the crop year. The percentage of borrowers accepted who were owners decreased from 26 percent in the first period to 21 percent in the third period. The percentage who were tenants increased from 45 to 56 percent. The percentage of borrowers who had been "nonfarm" decreased from the first to the third periods, while the percentage who had been farm laborers increased after the first period.

Table 19 - TENURE STATUS YEAR BEFORE FIRST STANDARD FR loan: Number and percentage of borrowers classified by tenure status during year before first standard FR loan, by Areas 1/

Tenure status year before first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
Full owner	175	16.7	11.3	11.2	32.8
Part owner 2/	87	8.3	4.5	18.1	6.9
Tenant	506	48.1	54.3	54.3	29.8
Cropper	39	3.7	3.7	2.8	4.6
Hired or unpaid farm laborer	65	6.2	5.2	6.4	8.0
Nonfarm	178	17.0	21.0	7.2	17.9
Total	XIX	100.0	100.0	100.0	100.0
Number reporting	1,050		539	249	262
Number not reporting	21		23	2	1

1/ Tenure status is that held during major part of crop year before first standard FR loan.
2/ A part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 21 borrowers reporting lease data out of the 631 borrowers who rented land.

Owners were most frequent in New Mexico, where 40 percent of the borrowers owned all or part of the farm operated during the year before the first standard loan as compared to 29 percent in the C-K-O area and only 16 percent in Texas. Over half of the Texas and C-K-O Area borrowers were tenants, but only 30 percent of those in New Mexico were tenants. New Mexico had a somewhat larger proportion of croppers and of farm laborers than did the other 2 Areas. More than one-fifth of the Texas borrowers had been "nonfarm" as compared with only 7 percent of those in the C-K-O Area.

Table 20.-TENURE STATUS LAST RR RECORD: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Tenure status during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Full owner	93	14.8	12.0	13.7	20.1
Part owner 2/	69	11.0	10.6	11.2	11.4
Tenant	450	71.7	74.9	70.8	67.4
Cropper	16	2.5	2.5	4.3	1.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	628		283	161	184
Number not reporting 3/	18		3	7	8

1/ Tenure status is that held during major part of last crop year of record.
2/ A part owner rents part and owns part of the farm operated.
3/ May include an occasional borrower with other than farm-operator status, but exclusive of 433 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 295 borrowers reporting lease data out of the 535 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

Only one-quarter, 26 percent, of the borrowers were owners during the last crop year for which a record was available after entry on the RR program; 72 percent were tenants and less than 3 percent were croppers. The percentage of owners was largest for the borrowers who had been on the program 3 years and smallest for those on the program 1 year.

Table 21.--TENURE STATUS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard RR program 1/

Tenure status year before first standard loan	Total borrowers	Borrowers by tenure status during last year of record after entry on RR				
		Full owner	Part owner 2/	Tenant	Cropper	Unknown 3/
	Number	Number	Number	Number	Number	Number
Full owner	80	62	14	4	—	—
Part owner 2/	57	6	43	7	—	1
Tenant	343	4	5	326	—	8
Cropper	19	1	—	9	7	2
Hired or unpaid farm laborer	29	3	—	26	—	—
Nonfarm	108	15	7	71	9	6
Unknown	10	2	—	7	—	1
Total 4/	646	93	69	450	16	18

1/ Tenure status is that held during major part of crop year.
2/ A part owner rents part and owns part of the farm operated.
3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.
4/ Exclusive of 433 borrowers with no record after entry on RR.

Note: A comparable table is also available with borrowers classified by number of years (1, 2, or 3) after first standard loan.

Most of the borrowers who had been "nonfarm" or farm laborers before RR became tenants. The shifts in status were not marked for other tenure groups. Eleven of the 137 owners and part owners were known to have dropped to a tenant status, while only 9 of the 343 who had been tenants had changed to an owner status.

Table 22 -TENURE STATUS YEAR BEFORE RR AND NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number of borrowers classified by tenure status during year before first standard RR loan and by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan

Tenure status year before first standard loan	Total borrowers	Number of male youths aged 16 to 24				
		0	1	2	3 or more	Unknown
	Number	Number	Number	Number	Number	Number
Full owner	175	123	41	9	1	11
Part owner	87	60	12	6	—	9
Tenant	506	392	63	12	6	33
Cropper	39	29	7	3	—	—
Hired or unpaid farm laborer	65	47	8	4	1	5
Nonfarm	178	143	21	3	2	9
Unknown	29	22	5	—	—	2
Total	1,079	806	157	37	10	69

Note: A comparable table is also available for (a) each Area in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each Area by each of the 3 periods of first standard loan.

A larger proportion of the full owners than of any other group had male youths in their households, probably because they were older families than borrowers in the other tenure groups.

Table 23.-SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

Acres in farm year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than 20	41	5.1	6.8	3.4	1.8
20 to 49	65	8.1	8.7	5.4	9.0
50 to 99	82	10.3	12.4	6.1	7.8
100 to 174	161	20.1	17.5	23.6	24.5
175 to 259	85	10.6	10.5	9.5	12.0
260 to 499	210	26.3	27.6	25.7	22.7
500 to 999	127	15.9	14.2	23.6	13.8
1,000 and over	29	3.6	2.3	2.7	8.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	800		485	148	167
Number not reporting	41		22	8	11
Median acres in farm	226		213	279	224

1/ Exclusive of 238 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each Area in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 226 acres, but varied by periods, being 213 acres for the first period, 279 acres for the second, and 224 acres for the third period borrowers. Nearly one-fourth of all farms were under 100 acres, 31 percent were 100 to 259 acres, 26 percent were 260 to 499 acres and 20 percent were 500 acres and over in size.

Table 24.--SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by Areas 1/

Acres in farm year before first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
Less than 20	41	5.1	2.0	0.9	15.8
20 to 49	65	8.1	7.2	0.9	17.9
50 to 99	82	10.3	10.2	4.2	16.8
100 to 174	161	20.1	31.4	9.9	8.7
175 to 259	85	10.6	16.4	3.3	7.1
260 to 499	210	26.3	24.6	39.0	15.8
500 to 999	127	15.9	7.7	33.8	12.8
1,000 and over	29	3.6	0.5	8.0	5.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	800		391	213	196
Number not reporting	41		31	6	4
Median acres in farm	226		173	449	98

1/ Exclusive of 238 borrowers reporting no farm during crop year before first standard RR loan.

Farms of C-K-O Area borrowers before acceptance averaged 4-1/2 times larger than those of New Mexico borrowers and more than 2-1/2 times larger than those of Texas borrowers. The medians were 449, 173, and 98 for the C-K-O, Texas, and New Mexico Areas, respectively. Half of the New Mexico borrowers had been operating farms under 100 acres in size as compared with 19 percent of the Texas and 6 percent of the C-K-O Area borrowers.

Table 25.--SIZE OF FARM LAST RR RECORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in farm during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 20 1/	13	2.1	1.1	2.4	3.2
20 to 49	38	6.0	7.5	1.2	8.0
50 to 99	53	8.4	10.4	5.5	8.0
100 to 174	151	24.0	25.4	23.9	21.9
175 to 259	79	12.5	12.1	11.0	14.4
260 to 499	176	27.9	24.6	31.4	30.0
500 to 999	100	15.9	15.0	22.1	11.8
1,000 and over	20	3.2	3.9	2.5	2.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	630		280	163	187
Number not reporting 2/	16		6	5	5
Median acres in farm	240		215	305	227

1/ May include an occasional borrower reporting no farm.
2/ Exclusive of 433 borrowers with no record after entry on RR program.

The median size of farm in the last year of record was 240 acres. The median was 215 acres for the borrowers on the program 1 year, 305 acres for those on 2 years, and 227 acres for those on the program 3 years. Sixteen and one-half percent of all farms were under 100 acres, 36.5 percent were 100 to 259 acres, 28 percent were 260 to 499 acres, and about 19 percent were 500 acres and over in size.

Table 2d.-SIZE OF FARM YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by acres in farm during year before first standard loan and during last year of record after entry on standard RR program

Acres in farm during year before first standard loan	Total borrowers	Borrowers by acres in farm during last year of record after entry on RR										
		0	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
0	136	2	3	12	13	51	17	20	11	1	5
Less than 20	13	—	5	2	1	1	2	2	—	—	—
20 to 49	38	—	1	14	7	6	5	4	1	—	—
50 to 99	48	—	—	4	21	11	7	2	2	—	1
100 to 174	101	—	—	1	6	57	12	20	4	1	—
175 to 259	50	—	—	1	1	9	17	16	6	—	—
260 to 499	143	1	1	1	2	9	14	91	17	5	2
500 to 999	88	—	—	2	—	4	2	18	55	7	2
1,000 and over	12	—	—	—	—	—	1	1	3	6	1
Unknown	18	—	—	1	2	3	2	4	1	—	5
Total 1/	648	3	10	38	53	151	78	176	100	20	15

1/ Exclusive of 435 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows the tendency for borrowers to have larger farms after entry on the program than during the year before the first loan. Of the 486 who had farms both before and after entry on RR and whose size of farm was known both times, 80 had farms in a smaller and 141 in a larger size group after coming on the program. Those who had no farms during the year before the first loan had smaller farms during the last year of record than other borrowers.

Table 27.--ACRES IN CROPS YEAR BEFORE RR: Number and percentage of borrowers classified by acres in crops during year before first standard RR loan 1/

Acres in crops during year before first standard loan	Total borrowers	
	Number	Percent
Less than 10	28	3.6
10 to 19	36	4.6
20 to 29	31	3.9
30 to 59	90	11.4
60 to 99	109	13.9
100 to 149	159	20.2
150 to 199	102	13.0
200 to 399	166	21.0
400 to 599	51	6.5
600 and over	15	1.9
Total reporting	787	100.0
Number not reporting	39	
Median acres in crops	131	

1/ Exclusive of 253 borrowers reporting no land in crops during crop year before first standard RR loan.

The median number of acres in crops during the year before the first loan was 131. Over one-third of the borrowers had less than 100 acres, one-third had from 100 to 199 acres and somewhat less than one-third had 200 acres or more in crops.

Table 28.--ACRES IN CROPS LAST RR RECORD: Number and percentage of borrowers classified by acres in crops during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in crops during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 10 1/	14	2.2	1.5	2.4	3.2
10 to 19	13	2.1	2.1	1.8	2.1
20 to 29	15	2.4	2.9	0.6	3.2
30 to 59	54	8.5	8.9	4.3	11.6
60 to 99	102	16.1	20.0	15.2	11.1
100 to 149	156	24.6	24.2	25.1	24.9
150 to 199	96	15.2	15.4	17.7	12.7
200 to 399	144	22.7	21.4	24.4	23.1
400 to 599	31	4.9	3.2	7.3	5.3
600 and over	8	1.3	0.4	1.2	2.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	633		280	164	189
Number not reporting 2/	13		6	4	3
Median acres in crops	138		139	152	138

1/ May include an occasional borrower reporting no land in crops.
2/ Exclusive of 433 borrowers with no record after entry on RR program.

The median number of acres in crops after entry on RR was 138. Borrowers on the program 2 years at the time of their last record had the largest median, 152 acres. Under one-third, 31 percent, of all the borrowers had less than 100 acres in crops, 40 percent had from 100 to 199 acres, and 29 percent had 200 acres or more.

Table 29.--ACRES IN CROPS YEAR BEFORE FIRST AND LAST YR RECORD. Number of borrowers classified by acres in crops during year before first standard loan and during last year of record after entry on standard RR program

Acres in crops during year before first standard loan	Total borrowers	Borrowers by acres in crops during last year of record after entry on RR: Less than 1/ 0	10 to 19	20 to 29	30 to 59	60 to 99	100 to 149	150 to 199	200 to 399	400 to 599	600 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
0 1/	144	5	3	3	6	13	36	42	20	10	1	5
Less than 10	6	—	2	3	—	—	—	—	—	1	—	—
10 to 19	19	—	1	5	3	3	3	1	—	2	1	—
20 to 29	17	—	—	1	2	5	3	—	4	2	—	—
30 to 59	54	—	—	—	2	19	15	7	7	4	—	—
60 to 99	67	—	—	—	1	7	27	19	4	6	—	3
100 to 149	97	2	—	—	1	3	9	49	16	13	1	1
150 to 199	72	—	—	—	—	—	3	21	25	21	1	1
200 to 399	111	1	—	1	—	1	4	9	19	61	14	2
400 to 599	35	—	—	—	—	—	—	2	1	19	9	1
600 and over	10	—	—	—	—	—	—	—	—	3	5	2
Unknown	14	—	—	—	—	3	2	6	—	2	—	1
Total 2/	646	8	6	13	15	54	102	156	96	144	31	8	19

1/ Includes borrowers with no farms and borrowers with farms but with no land in crops.
2/ Exclusive of all borrowers with no record after entry on RR program.

Note. A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table brings out the tendency to have more land in crops after entry on the program than during the year before RR. Of the 478 who had crops both before and after entry on RR and for whom the acres in crops was known both times, 113 shifted to a smaller and 164 to a larger acreage-in-crops class after coming on the program. Those who had no crops during the year before the first loan had less land in crops during the last year of record than other borrowers.

Table 30.-GARDEN YEAR BEFORE RR: Number and percentage of borrowers classified by garden or crop production for home use during year before first standard RR loan 1/

Garden or crop production for home use year before first standard loan	Total borrowers	
	Number	Percent
No garden and no crop production for home use	263	53.8
Garden	136	27.8
No garden, but crop production for home use	90	18.4
Total reporting	489	100.0
Number not reporting	590	

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

Information on gardens and crop production for home use during the year before entry on the RR program was not available for over one-half of the borrowers in the sample. Of those for whom data were available, 54 percent were reported as having neither a garden nor crops which could be used for food. Only 28 percent had a garden and 18 percent had no garden but did grow crops which might be used for food by the family. Weather conditions in the Region, together with the fact that nearly one-fourth of the borrowers had not been operating a farm the major part of the crop year before the first loan, help to explain why such a large proportion of borrowers had neither a garden nor crop production for home use.

TABLE II.--GARDEN LAST RR RECORD. Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Garden or crop production for home use during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No garden and no crop production for home use	58	28.3	21.4	30.9	*
Garden	100	48.8	52.4	34.0	*
No garden, but crop production for home use	47	22.9	26.2	35.1	*
Total	XXX	100.0	100.0	100.0	*
Number reporting	205		103	53	49
Number not reporting 2/	442		183	115	143

* Percentage not computed on a base of fewer than 50 cases.

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.
2/ Exclusive of 433 borrowers with no record after entry on RR program.

Information on gardens and crop production for home use during the last year of record after acceptance on RR was not available for over two-thirds of the borrowers who had a record of performance after entry on RR. Of those for whom data were available, only 28 percent reported no garden and no crop production for home use. Almost one-half, 49 percent, reported a garden and about 23 percent, while not reporting a garden, did grow crops which would be used for food by the family. The large proportion of borrowers not reporting garden data prevents making any reliable comparisons according to the length of time borrowers had been on the program at the time of their last record.

Table 32.--GARDEN YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

Garden or crop production for home use year before first standard loan	Total borrowers	Borrowers by garden or crop production for home use during last year of record after entry on RR: No garden and no crop production for home use	Garden	No garden, but crop production for home use	Unknown
	Number	Number	Number	Number	Number
No garden and no crop production for home use	153	34	24	16	79
Garden	86	---	36	6	44
No garden, but crop production for home use	43	2	17	6	18
Unknown	364	22	23	19	300
Total 2/	646	58	100	47	441

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.
2/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

For a large proportion of borrowers, data on gardens and crop production for home use were not available either for the year before acceptance or for the last year of record after entry on RR. Because of this fact, no reliable conclusions are possible concerning the shifts which took place in growing gardens or crops for home use.

Tables 33, 34, and 35

The median cash receipts during the year before the first standard loan increased 97 percent between the first and third periods, from $363 to $715. The median was $446 for all periods combined There was a decrease in the proportion of borrowers with cash receipts of less than $375, from 52 percent in the first period to 44 percent in the second and to 20 percent in the third period. There was an increase in the percentage of borrowers with cash receipts of $1,000 or more, from 10 percent in the first period to 17 and 28 percent in the second and third periods, respectively.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of $172. The median changes for borrowers on the program 1, 2, and 3 years were increases of $30, $243, and $288, respectively. However, thirty-three percent reported their cash receipts were less during the last year of record than before entry on RR. Such a decrease was reported by 47 percent of those who had been on the program 1 year at the time of the last record, 27 percent of those who had been on 2 years, and 18 percent of those who had been on 3 years. The borrowers with a 1-year record ending between 9/1/38 and 8/31/39 were the only group with a median change which was a decrease; 53 percent of this group reported a decrease in receipts.

Eight percent had a decrease of $500 or more, but 3 times as many, 24 percent, had an increase of $500 or over. The longer the time on the program, the smaller was the percentage of borrowers with a $500 or more decrease and the larger the percentage with a $500 or more increase. Such a decrease was reported by 11, 8, and 3 percent of the borrowers on the program 1, 2, and 3 years, respectively, while the $500 or more gain in cash receipts was reported by 14, 28, and 34 percent of those on RR 1, 2, and 3 years, respectively, at the time of the last record.

Sixty-one percent of the borrowers who had receipts of $1,000 or more during the year before RR reported a decrease for the last year of record on RR, but a decrease was reported by only 29 percent of the borrowers whose receipts before entry on RR had been less than $1,000.

Table 33.--CASH RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RR loan, by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	32	3.3	3.7	2.7	1.5
$1 to $124	63	6.5	8.1	5.8	2.1
$125 to $249	155	16.0	19.2	14.2	8.5
$250 to $374	178	18.4	21.1	20.5	8.5
$375 to $499	98	10.1	10.5	8.4	11.0
$500 to $749	179	18.5	16.4	21.1	22.0
$750 to $999	113	11.7	10.5	8.9	18.[illegible]
$1,000 to $1,499	83	8.6	5.8	10.0	16.[illegible]
$1,500 to $1,999	39	4.0	2.5	5.8	6.5
$2,000 to $2,499	11	1.1	0.8	—	3.[illegible]
$2,500 and over	17	1.8	1.4	1.6	3.0
Total	xxx	100.0	100.0	100.0	100.0
Number reporting	968		590	184	194
Number not reporting	111		76	17	18
Median cash receipts year before first standard loan	$446		$363	$458	$7[illegible]

Table 34.-CHANGE IN CASH RECEIPTS: Number and percentage of borrowers classified by change in cash receipts, excluding loans, from year before first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash receipts excluding loans	Total borrowers		Borrowers by number of crop years after first loan and specified last year of record: 1 ending between 9/1/36 - 8/31/39					2 ending between 9/1/37 - 8/31/39			3 ending between 9/1/38 - 8/31/39
			Total	8/31/37	8/31/38	8/31/39	Total	8/31/38	8/31/39		8/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent		Percent
-$500 or more	46	7.9	10.8	4.8	*	16.8	8.3	8.2	7.9		3.4
-$499 to -$250	40	6.9	10.0	9.5	*	8.9	5.7	7.4	4.5		3.4
-$249 to -$125	40	6.8	8.4	8.7	*	8.9	6.4	5.9	6.7		5.1
-$124 to -$1	66	11.3	17.4	18.2	*	16.8	7.0	8.8	5.6		6.2
$0 to $124	70	12.0	13.6	17.5	*	9.9	7.0	5.9	7.9		13.6
$125 to $249	80	13.7	11.2	11.9	*	9.9	16.6	17.7	15.7		14.8
$250 to $374	56	9.6	7.6	9.5	*	6.0	10.8	8.8	12.4		11.4
$375 to $499	47	8.0	6.4	4.8	*	8.9	10.2	8.8	11.2		8.5
$500 to $999	69	15.2	10.4	9.5	*	10.9	17.8	13.2	21.4		20.0
$1,000 to $1,999	45	7.7	3.6	4.8	*	2.0	8.9	11.8	6.7		12.5
$2,000 and over	5	0.9	0.4	0.8	*	---	1.3	2.9	---		1.1
Total	XXX	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0		100.0
Number reporting	584		251	126	24	101	157	68	89		176
Number not reporting 1/	62		36	20	2	13	11	4	7		16
Median change in cash receipts	$172		$30	$62	**	-$26	$243	$219	$267		$285

* Percentage not computed on a base of fewer than 50 cases.

** Median not computed on a base of fewer than 50 cases.

1/ Excludes 4XX borrowers with no record after entry on RR program.

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Table 36.-CASH RECEIPTS YEAR BEFORE AND CHANGE IN CASH RECEIPTS: Number of borrowers classified by cash receipts during year before first standard loan and by change in cash receipts, excluding loans, from year before first standard loan to last year of record after entry on standard RR program

Cash receipts year before first standard loan	Total borrowers	borrowers by change in cash receipts, excluding loans: $500 or more	-$499 to -$250	-$249 to -$125	-$124 to -$1	$0 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $749	$750 to $999	$1,000 to $1,999	and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	17	---	---	---	---	---	2	2	3	6	6	---	---	---
$1 to $124	35	---	---	---	1	8	4	5	4	10	3	---	---	---
$125 to $249	55	---	---	2	10	11	21	10	9	22	7	---	---	1
$250 to $374	110	---	3	4	22	12	12	12	13	14	9	1	---	3
$375 to $499	58	---	2	8	10	11	12	8	2	6	8	---	---	1
$500 to $749	122	5	13	18	10	16	14	9	11	15	10	---	---	1
$750 to $999	68	5	13	1	9	4	8	5	3	8	5	1	---	2
$1,000 to $1,499	55	13	7	5	4	6	6	7	1	4	---	2	---	---
$1,500 to $1,999	15	9	3	---	---	---	---	1	---	2	---	---	---	---
$2,000 to $2,499	7	5	---	---	---	---	---	---	---	1	---	1	---	---
$2,500 and over	7	5	---	---	---	1	1	---	---	---	---	---	---	---
Unknown	54	---	---	---	---	---	---	---	---	---	---	---	---	54
Total 1/	646	46	40	40	66	70	80	56	47	89	45	5	---	46

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

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[illegible]

Tables 36, 37, 38, and 39

The median cash receipts derived from the farm during the year before entry on RR was $422 for those borrowers who had such farm receipts. Nearly half, 48 percent, received less than $400 from their farm. Over one-fourth, 27 percent, had farm receipts of $750 or more. These data exclude all those with no farm receipts the year before RR because most of such borrowers had not been farm operators during this time.

For an analysis of change in farm receipts, table 38 rather than table 39 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and this must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median increase of $131. The median changes for those on the program 1, 2, and 3 years were increases of $97, $[illegible], and $210, respectively. However, 30 percent had less farm receipts in their last year of record than before coming on the RR program. The longer the borrowers were on the program, the smaller was the proportion reporting some decrease; 40, 33, and 23 percent of those on the program 1, 2, and 3 years, respectively, had a decrease in farm receipts. Nine percent had a decrease of $500 or more and 22 percent had an increase of $500 or more. The $500 or more decrease was reported by 11, 13, and 4 percent of those on the program 1, 2, and 3 years, respectively, while the $500 or more gain was reported by 14, 30, and 26 percent of those on the program a comparable length of time.

The borrowers who had no farm receipts the year before the first loan had a median of $[illegible] in the last year of record after entry on RR according to the data in table 39. This same table shows the tendency of borrowers who previously had relatively large farm receipts to report a decrease in such receipts after entry on RR.

Table 36.--FARM RECEIPTS YEAR BEFORE (1): Number and percentage of borrowers classified by cash farm receipts during year before first standard FR loan 1/

Cash farm receipts year before first standard loan	Total borrowers	
	Number	Percent
$1 to $99	90	11.9
$100 to $199	97	12.7
$200 to $299	92	12.3
$300 to $399	87	11.5
$400 to $499	55	7.3
$500 to $749	131	17.2
$750 to $999	[illegible]	[illegible]
$1,000 to $1,499	[illegible]	[illegible]
$1,500 to $1,999	[illegible]	[illegible]
$2,000 and over	[illegible]	[illegible]
Total reporting	[illegible]	100.0
Number not reporting	[illegible]	
Median cash farm receipts	$[illegible]	

1/ Exclusive of 276 borrowers reporting no cash farm receipts during year before first standard FR loan.

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Table 39 - [illegible] Number and percentage of borrowers classified by change in cash farm receipts from year before first standard loan to specified last year of record after entry on standard RR program by number of crop years after first loan

Change in cash farm receipts	Total borrowers		Borrowers by number of crop years after first loan and specified last year of record								
			1 making between 8/31/37 and 8/31/39				2 making between 8/31/36 and 8/31/39			3 making between 8/31/35 and 8/31/39	
	Number	Percent	Total Percent	8/31/37 Percent	8/31/38 Percent	8/31/39 Percent	Total Percent	8/31/38 Percent	8/31/39 Percent	Percent	
-$250 or more	43	7.0	7.9	3.7	*	14.3	9.8	8.5	10.8	3.2	
-$249 to -$250	40	6.5	9.8	8.9	*	12.5	3.7	5.8	2.2	4.3	
-$125 to -$124	29	4.1	3.0	3.0	*	6.7	5.6	5.6	5.4	3.2	
-$124 to -$1	57	9.3	11.7	11.1	*	10.4	6.1	6.5	4.3	6.8	
$0 to $124	94	15.3	19.7	20.4	*	13.2	21.3	14.4	8.7	14.9	
$125 to $249	87	14.1	16.1	16.3	*	13.2	12.5	7.0	17.4	15.9	
$250 to $374	76	12.5	10.9	15.5	*	5.4	13.3	9.9	14.1	14.4	
$375 to $499	45	7.3	9.0	3.0	*	9.4	5.6	4.2	5.9	15.7	
$500 to $749	78	12.7	7.5	7.4	*	7.3	17.9	14.1	20.7	15.0	
$750 to $999	32	5.2	3.8	3.0	*	2.9	8.1	5.6	6.5	6.4	
$1,000 and over	33	5.3	3.4	4.4	*	2.9	8.2	18.3	3.3	7.3	
Total	XXX	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0	100.0	
Number reporting	618		265	135	24	106	183	71	92	187	
Number not reporting 1/	81		21	11	2	8	5	1	4	5	
Median change in cash receipts	$128		$102	$112	*	$[illegible]	$[illegible]	$[illegible]	$250	$[illegible]	

* Percentage not computed on a base of fewer than 50 cases.
* Median not computed on a base of fewer than 50 cases.
1/ Exclusive of 123 borrowers who got married after entry on RR program.

Table 38.--CHANGE IN FARM RECEIPTS: Number and percentage of borrowers having cash farm receipts during year before first standard RR loan classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-$500 or more	42	9.1	10.4	12.8	4.1
-$499 to -$250	41	8.8	14.0	4.8	5.5
-$249 to -$125	25	5.4	5.2	7.2	4.1
-$124 to -$1	57	12.3	16.0	8.0	11.0
$0 to $124	64	13.9	15.0	10.4	15.1
$125 to $249	59	12.7	11.4	12.0	15.1
$250 to $374	46	9.9	8.8	12.0	9.6
$375 to $499	28	6.0	5.2	3.2	9.6
$500 to $749	54	11.6	7.2	16.0	13.1
$750 to $999	22	4.7	3.6	5.6	5.5
$1,000 and over	26	5.6	3.1	8.0	6.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	464		193	125	146
Number not reporting 1/	43		15	4	4
Median change in cash farm receipts	$131		$37	$196	$210

1/ Exclusive of 433 borrowers with no record after entry on RR program and exclusive of 159 borrowers with a record who had no cash farm receipts during year before first standard RR loan.

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Table 39.- CASH FARM RECEIPTS YEAR BEFORE RR AND CHANGE IN CASH FARM RECEIPTS: Number of borrowers classified by cash farm receipts during year before first standard loan and by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program

Cash farm receipts year before first standard loan	Total borrowers	Borrowers by change in cash farm receipts: -$500 or more	-$499 to -$250	-$249 to -$125	-$124 to -$1	$0 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $749	$750 to $999	$1,000 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	159	—	—	—	—	30	28	30	17	24	10	12	8
$1 to $99	56	—	—	—	3	7	10	10	6	11	5	3	1
$100 to $199	53	—	—	—	9	14	8	6	4	6	2	4	—
$200 to $299	56	—	—	8	10	6	6	9	3	9	6	3	—
$300 to $399	63	—	1	3	13	8	6	6	8	7	3	3	—
$400 to $499	38	—	2	2	5	10	6	6	1	4	1	1	1
$500 to $749	86	5	15	7	9	10	10	5	6	9	3	6	1
$750 to $999	60	9	12	5	6	4	6	2	3	3	5	4	1
$1,000 to $1,499	41	9	8	2	2	5	7	3	—	4	—	1	—
$1,500 to $1,999	14	10	3	—	—	—	—	—	—	—	—	1	—
$2,000 and over	11	9	—	—	—	1	—	—	—	1	—	—	—
Unknown	19	—	—	—	—	—	—	—	—	—	—	—	19
Total 1/	646	42	41	25	57	94	87	76	45	78	32	38	31

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 40.--FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE REL: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by period of first standard loan 1/

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than 10	17	2.3	2.2	4.3	0.6
10.0 to 19.9	25	3.3	3.6	2.9	3.0
20.0 to 29.9	27	3.6	3.3	5.0	3.0
30.0 to 39.9	22	2.9	3.1	2.9	2.4
40.0 to 49.9	24	3.2	3.1	2.9	3.7
50.0 to 59.9	25	3.3	2.7	4.3	4.3
60.0 to 69.9	29	3.9	3.8	3.6	4.3
70.0 to 79.9	31	4.1	2.7	7.[illegible]	5.5
80.0 to 89.9	54	7.2	6.4	7.9	8.5
90.0 to 100.0	499	66.[illegible]	69.1	59.0	64.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	753		450	139	164
Number not reporting	50		28	8	14

1/ Exclusive of 276 borrowers reporting no cash farm receipts during year before first standard loan.

Half or more of the total cash receipts were derived from the farm during the year before the first loan for 85 percent of the borrowers who had any farm receipts; the corresponding percentages were 85, 82, and 87 for the first-, second-, and third-period borrowers respectively. At least 9 dollars out of every 10 received came from the farm for two-thirds of the borrowers.

Table 41.--FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS LAST RR RECORD: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program by number of crop years after first loan

Cash farm receipts as percentage of total cash receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No farm receipts	10	1.5	2.2	1.2	1.1
Less than 10	11	1.7	1.4	3.0	1.1
10.0 to 19.9	9	1.4	1.4	0.6	2.1
20.0 to 29.9	11	1.7	1.8	1.8	1.6
30.0 to 39.9	20	3.1	3.2	1.2	4.2
40.0 to 49.9	28	4.4	4.3	2.4	6.3
50.0 to 59.9	32	5.0	4.7	6.0	4.2
60.0 to 69.9	50	7.9	5.0	9.0	11.1
70.0 to 79.9	51	8.0	7.5	7.2	9.5
80.0 to 89.9	71	11.2	10.0	12.0	12.1
90.0 to 100.0	342	54.0	58.5	55.6	45.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	635		279	167	189
Number not reporting 1/	11		7	1	3

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 86 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 86, 90, and 83 percent, respectively. Ninety percent or more of the receipts were from the farm for 54 percent of the borrowers. The group of borrowers on the program 3 years had the smallest proportion depending almost exclusively upon the farm as a source of cash receipts.

Table 42

This table shows the tendency for borrowers who had a small percentage of their receipts derived from the farm during the year before the first loan to increase their relative dependence upon the farm as a source of income during the last year of record after entry on RR. However, one-third of those who depended almost entirely on the farm for their income before RR were relatively less dependent on their farm income during their last year of record.

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Table 42.-FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR AND LAST RR RECORD. Number of borrowers classified by cash farm receipts as a percentage of total cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers	Borrowers by cash farm receipts as percentage of total cash receipts during last year of record after entry on RR: No farm receipts	Less than 10	10.0 to 19.9	20.0 to 29.9	30.0 to 39.9	40.0 to 49.9	50.0 to 59.9	60.0 to 69.9	70.0 to 79.9	80.0 to 89.9	90.0 to 100.0	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
No farm receipts	159	6	4	2	5	4	7	12	13	13	13	73	7
Less than 10	10	—	1	1	1	2	1	—	—	1	1	2	—
10.0 to 19.9	16	1	1	1	—	2	1	—	2	1	2	4	1
20.0 to 29.9	17	1	2	—	—	1	1	—	4	2	—	6	—
30.0 to 39.9	8	—	1	—	1	1	1	—	—	1	1	2	—
40.0 to 49.9	17	—	1	1	—	—	2	—	1	3	2	7	—
50.0 to 59.9	17	—	—	—	—	2	3	1	2	2	3	4	—
60.0 to 69.9	15	—	—	—	1	2	1	1	1	1	—	8	—
70.0 to 79.9	17	—	—	—	—	—	—	1	2	3	4	6	1
80.0 to 89.9	40	—	—	—	—	—	3	1	1	5	10	20	—
90.0 to 100.0	311	2	1	3	3	5	6	13	21	18	34	203	2
Unknown	19	—	—	1	—	1	2	3	3	1	1	7	—
Total 1/	646	10	11	9	11	20	28	32	50	51	71	342	11

1/ Exclusive of 433 borrowers with no record after entry on RR program.
Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

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Table 43.-TOTAL CASH RECEIPTS AND FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR: Number of borrowers classified by cash receipts, excluding loans, and by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan

Cash receipts: year before first standard loan	Total borrowers	Cash farm receipts as percentage of total cash receipts year before first standard loan: No farm receipts	Less than 10	10.0 to 19.9	20.0 to 29.9	30.0 to 39.9	40.0 to 49.9	50.0 to 59.9	60.0 to 69.9	70.0 to 79.9	80.0 to 89.9	90.0 to 100.0	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	32	32	---	---	---	---	---	---	---	---	---	---	---
$1 to $124	63	16	---	---	1	4	1	1	3	1	---	36	---
$125 to $249	156	50	4	5	6	4	3	3	5	6	5	60	1
$250 to $374	178	43	4	8	4	2	5	4	7	7	11	70	---
$375 to $499	98	25	2	4	2	4	2	7	3	2	3	44	---
$500 to $749	179	22	4	4	4	6	4	5	2	7	12	107	1
$750 to $999	113	9	3	2	4	1	3	2	4	4	8	71	2
$1,000 to $1,499	63	5	---	1	3	---	3	2	2	3	9	54	1
$1,500 to $1,999	39	2	---	1	2	---	1	---	3	1	3	26	---
$2,000 to $2,499	11	---	---	---	---	1	---	---	---	---	1	9	---
$2,500 and over	17	1	---	---	1	---	---	---	---	---	1	14	---
Unknown	111	66	---	---	---	---	---	---	---	---	---	---	45
Total	1,079	276	17	25	27	22	24	25	29	31	54	499	50

Note: A comparable table is also available for each of the three periods of first standard loan.

The total cash receipts of borrowers who had no farm receipts during the year before the first loan tended to be less than the receipts of those borrowers who derived the majority of their receipts from their farms.

Table 44.--NET CASH INCOME YEAR BEFORE RR: Number and percentage of borrowers classified by net cash income during year before first standard RR loan 1/

Net cash income year before first standard loan	Total borrowers	
	Number	Percent
-$500 and over	--	*
-$499 to -$1	--	*
$0	2	*
$1 to $99	2	*
$100 to $199	2	*
$200 to $299	11	*
$300 to $399	3	*
$400 to $499	6	*
$500 to $749	5	*
$750 to $999	5	*
$1,000 and over	8	*
Total reporting	44	*
Number not reporting	1,035	
Median net cash income year before first standard loan	**	

* Percentage not computed on a base of fewer than 50 cases.

** Median not computed on a base of fewer than 50 cases.

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

Data were available for only 4 percent of the borrowers.

Table 45.--NET CASH INCOME LAST YR RECORD: Number and percentage of borrowers classified by net cash income during last year of record after entry on standard RR program, by areas 1/

Net cash income during last year of record after entry on RR	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
-$500 and over	3	0.8	0.5	1.9	--
-$499 to -$1	20	5.5	3.0	10.6	4.7
$0	1	0.3	--	1.0	--
$1 to $99	35	9.5	7.6	15.3	6.3
$100 to $199	41	11.2	10.1	9.6	17.2
$200 to $299	47	12.8	13.1	12.5	12.5
$300 to $399	46	12.6	13.6	13.5	7.8
$400 to $499	42	11.5	12.6	8.7	12.5
$500 to $749	68	13.6	19.3	18.2	17.2
$750 to $999	32	8.7	11.2	2.9	10.9
$1,000 and over	31	8.5	9.1	5.8	10.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	366		198	104	64
Number not reporting 2/	280		140	74	66
Median net cash income last year of record	$378		$417	$293	$412

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.
2/ Exclusive of 433 borrowers with no record after entry on RR program.

Data on net cash income during the last year of record were available for only 57 percent of the borrowers who reported other types of information. Of the borrowers who did report, 6 percent had insufficient receipts to cover farm operating expenses; 58 percent more had less than $500 net cash income. Only 8 percent had a net income of $1,000 or more. The median was $378 for the borrowers reporting.

The C-K-O Area made the poorest showing as shown both by medians and by the percentage distributions. There was little difference between Texas and New Mexico.

Tables 46, 47, 48, and 49

Some major farm source or combination of farm sources supplied more than half of the cash receipts for 66 percent of all borrowers during the year before the first loan. Farm sources were most important for third-period borrowers, the percentages for first-, second-, and third-period borrowers being 64, 65, and 76, respectively. Off-farm work, the second most important major source, was of decreasing importance from period to period, being the major source for 29, 23, and 20 percent of the borrowers in the 3 respective periods. Crop sales was the most important single source for the total, 39 percent, and in all of the periods. The 1936 drought influence shows up in the sources of second-period borrowers as a relatively small proportion of them depended upon crop sales as a major source. Benefit payments were the major source for over 5 percent of the borrowers and grants for less than 1 percent.

During the year before the first loan, some farm source was the major source for 73 percent of the borrowers in Texas, 67 percent in the C-K-O Area, and 54 percent in New Mexico. Crop sales were much more and livestock sales much less important for the Texas borrowers than for the others. Off-farm work was more important for New Mexico than for the other 2 Areas; in fact, in New Mexico this source was about equal in importance to crop sales as the major source of receipts. The C-K-O Area had the largest proportion of borrowers who depended primarily upon livestock, 29 percent, and upon benefit payments, 14 percent, but the smallest proportion depending upon crop sales and upon off-farm work.

After entry on RR, a farm source was most important for 87 percent of the borrowers; the farm sources predominated for 86, 91, and 84 percent of the borrowers on the program 1, 2, and 3 years, respectively. Crops (42 percent), livestock (16 percent), and a crops-livestock combination (15 percent) were the 3 most important sources. Off-farm work was the major source for only 9 percent, benefit payments for 6 percent, and grants for less than 1 percent of the borrowers. The percentage with crop sales as a major source decreased according to the length of time borrowers had been on the program at the time of their last record.

Table 49 shows there was some tendency to shift into more diversified sources of farm income, as represented by a crops-livestock combination enterprise. Yet 37 percent of those with off-farm work as a major source the year before RR had shifted to crops as a major source during their last year of record and nearly two-thirds of those who depended on crops before RR continued to do so after acceptance.

Table 43. [illegible] OF RECEIPTS [illegible] YEAR BEFORE 1/1: Number and percentage of borrowers classified by source yielding 50 percent or more of [illegible] receipts, excluding loans, during year before first standard [illegible] loan, by period of first standard loan

Major source of receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/[illegible]/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Crop sales	379	43.2	40.1	21.3	46.[illegible]
Livestock and produce	136	14.1	13.2	18.6	12.6
Crop sales and livestock and produce 1/	39	4.0	2.2	5.4	8.[illegible]
Benefit payments	52	5.4	5.6	6.0	4.1
Other cash from farm	5	0.5	0.7	—	0.1
Farm receipts from all farm sources combined 2/	32	3.3	2.2	6.3	3.[illegible]
FSA grants	6	0.6	0.5	1.1	0.[illegible]
Off-farm work	254	26.3	29.4	23.4	19.[illegible]
Other nonfarm income 3/	28	2.8	1.9	0.0	1.[illegible]
No major source	7	0.7	0.5	1.1	1.[illegible]
No cash receipts	32	3.3	3.7	[illegible]	1.[illegible]
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	967		589	184	194
Number not reporting	115		77	17	18

1/ Neither crop sales alone nor livestock and produce alone is 40 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

Table 47.--MAJOR SOURCE OF RECEIPTS YEAR BEFORE SR: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard SR loan, by Areas

Major source of receipts year before first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
Crop sales	379	39.2	55.9	8.7	36.6
Livestock and produce	136	14.1	7.0	28.9	12.3
Crop sales and livestock and produce 1/	39	4.0	4.8	5.8	1.2
Benefit payments	52	5.4	3.3	14.5	0.4
Other cash from farm	6	0.6	0.2	0.4	1.2
Farm receipts from all farm sources combined 2/	32	3.5	1.7	9.1	0.8
FSA grants	6	0.6	0.2	1.2	0.8
Off-farm work	254	26.3	26.2	16.9	35.7
Other nonfarm income 3/	25	2.6	---	8.3	2.1
No major source	7	0.7	---	2.8	0.4
No cash receipts	32	3.3	1.0	3.7	7.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	967		484	242	241
Number not reporting	112		78	12	22

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

Table 48.--MAJOR SOURCE OF RECEIPTS LAST YEAR [illegible]: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

Major source of receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Crop sales	266	42.0	49.4	39.3	33.0
Livestock and produce	104	16.4	15.3	17.0	17.6
Crop sales and livestock and produce 1/	93	14.7	12.1	18.2	15.4
Benefit payments	40	6.3	4.6	3.5	6.3
Other cash from farm	3	0.5	0.4	0.6	0.5
Farm receipts from all farm sources combined 2/	44	6.9	4.3	7.3	10.5
FSA grants	5	0.8	0.7	1.2	0.5
Off-farm work	56	8.8	9.3	6.7	10.1
Other nonfarm income 3/	14	2.2	2.5	1.2	3.7
No major source	9	1.4	1.4	---	2.7
No cash receipts	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	634		281	165	188
Number not reporting 4/	12		5	3	4

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.
2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.
3/ Receipts from such sources as direct relief, soldier's bonus, etc.
4/ Exclusive of 433 borrowers with no record after entry on RR program.

Table 48.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE AND LAST OF RECORD: Number of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Major source year before first standard loan	Total	Borrowers by major source during last year of record after entry on RR: Crop sales	Livestock and produce	Crop sales and livestock and produce 1/	Benefit payments	Other cash from farm	Farm receipts 2/	FSA grants	Off-farm work	Other nonfarm income 3/	No major source	No cash receipts	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Crop sales	233	158	15	38	5	---	8	1	11	2	---	---	1
Livestock and produce	82	7	43	12	4	1	7	---	4	4	---	---	---
Crop sales and livestock 1/ and produce	24	4	5	7	1	---	3	---	1	---	---	---	3
Benefit payments	39	8	4	4	12	---	9	---	2	---	---	---	---
Other cash from farm	4	2	---	---	---	---	---	---	2	---	---	---	---
Farm receipts 2/	21	3	3	3	4	1	2	1	2	---	2	---	---
FSA grants	2	---	1	1	---	---	---	---	---	---	---	---	---
Off-farm work	151	55	19	25	10	1	7	1	21	4	4	---	4
Other nonfarm income 3/	14	2	5	1	1	---	2	---	---	1	1	---	1
No major source	8	---	1	---	1	---	1	1	1	1	---	---	---
No cash receipts	16	8	1	1	---	---	1	1	5	1	---	---	---
Unknown	54	24	9	1	2	---	3	---	9	1	2	---	3
Total 4/	646	266	104	93	40	3	44	5	56	14	9	---	12

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.
2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.
3/ Receipts from such sources as direct relief, soldier's bonus, etc.
4/ Exclusive of 433 borrowers with no record after entry on RR program.

[illegible] available with borrowers classified by number of crop years [illegible] 5 or 5[illegible]

Table 50.-RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RE, Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RE loan, by period of first standard loan 1/

Receipts from off-farm work year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/35-2/28/37	3/1/37-2/28/39	3/1/39-2/28/41
	Number	Percent	Percent	Percent	Percent
$0	550	56.8	58.4	56.7	52.3
$1 to $24	15	1.5	1.2	2.2	2.1
$25 to $49	22	2.3	1.9	2.2	3.6
$50 to $74	39	4.0	3.7	4.4	4.0
$75 to $99	15	1.5	1.2	1.6	2.5
$100 to $149	49	5.1	5.1	4.4	5.6
$150 to $199	43	4.5	4.5	5.5	2.6
$200 to $299	77	8.0	8.0	9.3	6.7
$300 to $399	58	6.0	6.8	4.4	5.1
$400 to $499	40	4.1	4.3	2.7	5.1
$500 and over	58	6.0	4.6	6.6	9.7
Total	966	100.0	100.0	100.0	100.0
Number reporting	966		5[illegible]	183	195
Number not reporting	113		78	18	17

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the number of the household by whom the work was done.

Note: A comparable table is also available for each area in the Region.

Fifty-seven percent of the borrowers had no receipts from off-farm work during the year before the first loan; this was true for 58, 57, and 52 percent of the first-, second-, and third-period borrowers, respectively. One-fourth of all borrowers had receipts of $200 or more from this source. [illegible] percent had $500 or more in receipts from off-farm work, with the proportion increasing from 5 percent in the first to 10 percent in the third period.

Table 51.--RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by Areas 1/

Receipts from off-farm work year before first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
$0	550	56.8	60.1	58.3	49.5
$1 to $24	15	1.6	0.8	3.3	1.2
$25 to $49	22	2.3	2.0	2.0	2.9
$50 to $74	39	4.0	4.0	4.9	3.3
$75 to $99	15	1.6	1.2	1.6	2.1
$100 to $149	49	5.1	4.0	6.1	6.2
$150 to $199	43	4.5	3.2	7.0	4.1
$200 to $299	77	8.0	10.1	4.1	7.9
$300 to $399	58	6.0	5.6	4.5	8.3
$400 to $499	40	4.1	3.8	2.5	6.6
$500 and over	58	6.0	5.2	5.7	7.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	966		481	244	241
Number not reporting	113		81	10	22

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.

Forty percent of the Texas borrowers, 42 percent of the C-K-O Area borrowers, and 50 percent of the New Mexico borrowers had some receipts from off-farm work during the year before the first loan. Twenty-three percent of the New Mexico borrowers had receipts of $300 or more from this source as compared to 15 percent of the Texas borrowers and 13 percent of those in the C-K-O Area.

Table 52.-RECEIPTS FROM OFF-FARM WORK LAST RR RECORD: Number and percentage of borrowers classified by receipts from off-farm work during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Receipts from off-farm work during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
$0	339	53.2	58.4	55.0	43.5
$1 to $24	28	4.4	4.6	4.2	4.3
$25 to $49	45	7.1	8.2	6.6	5.9
$50 to $74	33	5.2	4.6	4.8	6.4
$75 to $99	29	4.5	2.5	6.0	6.4
$100 to $149	50	7.8	8.2	7.8	7.4
$150 to $199	20	3.1	3.2	2.4	3.7
$200 to $299	38	6.0	5.0	5.4	8.0
$300 to $399	19	3.0	2.1	3.0	4.3
$400 to $499	12	1.9	0.7	3.0	2.7
$500 and over	24	3.8	2.5	1.8	7.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	637		282	167	188
Number not reporting 2/	9		4	1	4

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.
2/ Exclusive of 433 borrowers with no record after entry on RR program.

Fifty-three percent of the borrowers had no receipts from off-farm work during the last year of record after entry on RR; this was true for 58, 55, and 44 percent of those on the program 1, 2, and 3 years, respectively. Only 4 percent had receipts of $500 or more from this source during the last year of record. The amount of receipts from off-farm work tended to increase with the length of time borrowers had been on the program.

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Table 53.-RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by receipts from off-farm work during year before first standard loan and during last year of record after entry on standard RR program 1/

Receipts from off-farm work during year before first standard loan	Total borrowers	Borrowers by receipts from off-farm work during last year of record after entry on RR												
		$0	$1 to $24	$25 to $49	$50 to $74	$75 to $99	$100 to $149	$150 to $199	$200 to $299	$300 to $399	$400 to $499	$500 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	383	208	13	23	18	10	18	7	12	10	4	6	4
$1 to $24	13	8	3	---	1	---	1	---	---	---	---	---	---
$25 to $49	14	6	3	1	---	2	---	2	---	---	---	---	---
$50 to $74	22	9	1	3	1	1	3	---	4	---	---	---	---
$75 to $99	8	3	---	1	1	1	---	1	1	---	---	---	---
$100 to $149	38	20	1	2	1	1	3	---	3	2	1	2	---
$150 to $199	29	18	---	---	1	1	2	2	3	1	---	1	---
$200 to $299	47	17	2	5	4	5	6	2	2	1	1	1	1
$300 to $399	35	6	1	3	1	3	8	1	6	2	---	3	2
$400 to $499	23	8	1	---	---	1	4	2	1	---	1	5	---
$500 and over	31	14	---	4	2	2	---	2	3	---	2	2	---
Unknown	55	23	3	3	3	2	5	1	3	3	3	4	2
Total 2/	646	339	28	45	33	29	50	20	38	19	12	24	9

1/ Receipts from nonfarm work or from work done onfarms other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusive of 435 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

About 37 percent of the borrowers who had no receipts from off-farm work the year before the first loan did have such receipts after the loan, and nearly three-fifths of those who had such receipts before continued to have them.

Table 54.--RECEIPTS FROM OFF-FARM WORK AND SIZE OF FARM LAST RR RECORD: Number of borrowers classified by receipts from off-farm work and by acres in farm during last year of record after entry on standard RR program

Receipts from off-farm work during last year of record after entry on RR 1/	Total borrowers	Borrowers by acres in farm during last year of record after entry on RR								
		0	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	339	—	3	20	29	88	38	94	54	8	5
$1 to $24	28	—	—	—	5	4	3	9	6	1	—
$25 to $49	45	—	1	3	2	13	6	10	6	2	2
$50 to $74	33	—	—	3	3	8	4	9	3	1	2
$75 to $99	29	1	—	3	3	11	4	1	4	—	2
$100 to $149	50	—	1	4	5	12	8	12	7	—	1
$150 to $199	20	—	1	—	2	3	1	5	6	2	—
$200 to $299	38	1	1	2	2	3	5	17	5	2	—
$300 to $399	19	—	—	1	1	3	3	7	4	—	—
$400 to $499	12	1	3	1	1	—	1	3	1	1	—
$500 and over	24	—	—	1	—	5	3	8	4	3	—
Unknown	9	—	—	—	—	1	3	1	—	—	4
Total 2/	646	3	10	38	53	151	79	176	100	20	16

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.
2/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The median size of farm for borrowers with receipts from off-farm work was 245 acres as compared to the median of 235 acres for borrowers who had no such receipts.

Table 55.--RECEIPTS FROM BENEFIT PAYMENTS YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from benefit payments during year before first standard RR loan

Receipts from benefit payments year before first standard loan	Total borrowers	
	Number	Percent
$0 1/	526	65.4
$1 to $24	13	1.6
$25 to $49	21	2.6
$50 to $74	30	3.7
$75 to $99	33	4.0
$100 to $149	44	5.5
$150 to $199	30	3.7
$200 to $299	45	5.6
$300 to $399	18	2.2
$400 to $499	22	2.7
$500 and over	24	3.0
Total reporting	806	100.0
Number not reporting	30	

1/ Exclusive of 243 borrowers reporting nonfarm status as farm laborer or nonfarm during crop year before first standard RR loan.

Sixty-five percent of the borrowers who were farm operators did not report any receipts from benefit payments during the year before the first loan. Another [illegible] percent received less than $100. Less than one-fourth, 23 percent, received benefit payments of $100 or more. Three percent received $500 or more.

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Table 56.-RECEIPTS FROM BENEFIT PAYMENTS LAST RR RECORD: Number and percentage of borrowers classified by receipts from benefit payments during last year of record after entry on standard RR program, by number of crop years after first loan

Receipts from benefit payments during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
$0 1/	265	41.5	54.0	39.4	25.0
$1 to $24	15	2.3	2.1	0.6	4.2
$25 to $49	28	4.4	5.0	5.4	2.6
$50 to $74	39	6.1	5.3	5.4	7.9
$75 to $99	38	6.0	6.0	4.8	6.9
$100 to $149	66	10.3	6.0	12.6	14.8
$150 to $199	45	7.1	5.7	7.2	9.0
$200 to $299	53	8.3	6.0	9.0	11.1
$300 to $399	44	6.9	4.6	9.6	7.9
$400 to $499	17	2.7	3.2	2.4	2.1
$500 and over	28	4.4	2.1	3.6	8.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	638		282	167	189
Number not reporting 2/	8		4	1	3

1/ May include an occasional borrower reporting no farm.
2/ Exclusive of 433 borrowers with no record after entry on RR program.

During the last year of record after entry on RR, 42 percent of the borrowers reported no receipts from benefit payments. No receipts from this source were reported by 54, 39, and 25 percent of those on the program 1, 2, and 3 years, respectively. Another 19 percent of all borrowers with records after acceptance received less than $100 and two-fifths received $100 or more. Four percent received $500 or over from benefit payments.

Table 57.--RECEIPTS FROM BENEFIT PAYMENTS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by receipts from benefit payments during year before first standard loan and during last year of record after entry on standard RR program

Receipts from benefit payments year before first standard loan	Total borrowers	Borrowers by receipts from benefit payments during last year of record after entry on RR												
		$0 1/	$1 to $24	$25 to $49	$50 to $74	$75 to $99	$100 to $149	$150 to $199	$200 to $299	$300 to $399	$400 to $499	$500 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0 1/	447	217	12	23	32	30	45	22	27	19	7	7	6
$1 to $24	10	5	---	---	2	1	1	1	---	---	---	---	---
$25 to $49	12	3	---	1	---	2	1	2	3	---	---	---	---
$50 to $74	22	5	2	2	2	---	4	3	3	1	---	---	---
$75 to $99	24	7	---	---	1	3	3	1	4	2	---	3	---
$100 to $149	23	12	---	1	---	1	1	2	1	4	1	---	---
$150 to $199	22	6	---	---	---	---	2	4	4	4	2	---	---
$200 to $299	31	5	---	1	2	---	3	4	7	4	1	3	1
$300 to $399	11	2	---	---	---	---	---	2	1	1	---	5	---
$400 to $499	18	1	---	---	---	---	1	1	2	4	5	2	---
$500 and over	16	---	---	---	---	---	1	1	---	5	1	8	---
Unknown	12	2	1	---	---	1	4	2	1	---	---	---	1
Total 2/	646	265	15	28	39	38	66	45	53	42	17	28	8

1/ Includes borrowers reporting no farms.
2/ Exclusive of 453 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 58.-NUMBER OF FARM ENTERPRISES YEAR BEFORE RR: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard RR loan 1/

Number of farm enterprises year before first standard loan	Total borrowers	
	Number	Percent
1	285	39.0
2	242	33.0
3	146	20.1
4	50	6.9
5	7	1.0
6	—	—
7	—	—
8	—	—
9 or 10	—	—
11 or more 2/	—	—
Total reporting	728	100.0
Number not reporting	30	

1/ Exclusive of 321 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, 39 percent had only 1 enterprise, such as wheat, cotton, beef cattle, or dairy products, which contributed 10 percent or more of the total from crops and livestock. A single enterprise was most common. Thirty-three percent of the borrowers depended upon 2 enterprises and 20 percent had 3 enterprises. Only 8 percent were diversified to the extent of having 4 or 5 enterprises each accounting for 10 percent or more of the cash income from crops and livestock.

Table 59

Nearly 4 percent of the borrowers had no cash receipts from crops and livestock in the last year of record after entry on RR. Two enterprises were depended upon by 37 percent of the borrowers and was the most common number.

For 31 percent, only 1 enterprise, such as wheat or beef cattle, contributed 10 percent or more of the cash income from crops and livestock. About one-fifth had 3 enterprises and 7 percent had 4 or more. Diversification tended to increase with the length of time on the RR program.

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Table 59.-NUMBER OF FARM ENTERPRISES LAST RR RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

Number of farm enterprises during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
0 1/	24	3.8	5.0	1.8	3.7
1	199	31.4	39.6	25.8	23.9
2	235	37.1	33.3	38.7	41.6
3	131	20.7	17.4	25.8	21.3
4	37	5.8	4.3	6.7	7.4
5	3	0.5	---	0.6	1.1
6	2	0.3	0.4	---	0.5
7	---	---	---	---	---
8	1	0.2	---	0.6	---
9 or 10	---	---	---	---	---
11 or more 2/	1	0.2	---	---	0.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	633		282	163	188
Number not reporting 3/	13		4	5	4

1/ No cash receipts from crops or livestock.
2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.
3/ Exclusive of 433 borrowers with no record after entry on RR program.

Table 60.--NUMBER OF FARM ENTERPRISES YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard loan and during last year of record after entry on standard RR program

Number of farm enterprises year before first standard loan	Total borrowers	Borrowers by number of farm enterprises during last year of record after entry on RR: 0 1/	1	2	3	4	5	6	7	8	9 or 10	11 or more 2/	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
0 1/	182	13	71	59	25	7	1	---	---	---	---	---	6
1	182	6	79	62	27	7	---	---	---	---	---	---	1
2	146	2	33	57	40	11	---	---	---	---	---	1	2
3	90	2	11	34	28	10	2	2	---	---	---	---	1
4	29	1	1	18	6	1	---	---	---	---	---	---	2
5	5	---	---	1	4	---	---	---	---	---	---	---	---
6	---	---	---	---	---	---	---	---	---	---	---	---	---
7	---	---	---	---	---	---	---	---	---	---	---	---	---
8	---	---	---	---	---	---	---	---	---	---	---	---	---
9 or 10	---	---	---	---	---	---	---	---	---	---	---	---	---
11 or more 2/	---	---	---	---	---	---	---	---	---	---	---	---	---
Unknown	12	---	4	4	1	1	---	---	---	1	---	---	1
Total 3/	646	24	199	235	131	37	3	2	---	1	---	1	13

1/ Includes borrowers reporting no farm.
2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.
3/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Excluding those borrowers who had no receipts from crops and livestock during the year before the first loan, 36 percent increased their number of enterprises after entry on RR, 27 percent decreased their number, and 37 percent retained the same number.

Table 61--FAMILY EXPENDITURES YEAR BEFORE RR: Number and percentage of borrowers classified by cash family operating expenditures during year before first standard RR loan

Cash family-operating expenditures year before first standard loan	Total borrowers	
	Number	Percent
Less than $100	2	*
$100 to $199	3	*
$200 to $299	15	*
$300 to $399	8	*
$400 to $499	3	*
$500 to $749	4	*
$750 to $999	4	*
$1,000 to $1,499	---	*
$1,500 to $1,999	---	*
$2,000 and over	---	*
Total reporting	36	*
Number not reporting	1,043	
Median cash family-operating expenditures year before first standard loan	**	

* Percentage not computed on a base of fewer than 50 cases.
** Median not computed on a base of fewer than 50 cases.

Table 62.-FAMILY EXPENDITURES LAST YR RECORD: Number and percentage of borrowers classified by cash family-operating expenditures during last year of record after entry on standard RR program

Cash family-operating expenditures during last year of record	Total borrowers	
	Number	Percent
Less than $100	11	3.0
$100 to $199	88	23.9
$200 to $299	140	38.1
$300 to $399	77	20.9
$400 to $499	32	8.7
$500 to $749	16	4.3
$750 to $999	4	1.1
$1,000 to $1,499	---	---
$1,500 to $1,999	---	---
$2,000 and over	---	---
Total reporting	368	100.0
Number not reporting 1/	278	
Median cash family-operating expenditures last year of record		$261

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Information about cash family expenditures during last year of record was available for only 57 percent of the borrowers reporting other types of data. The median for those reporting was $261. Twenty-seven percent of the borrowers spent less than $200, 59 percent spent $200 to $399, and 14 percent spent $400 or more for the family.

Table 63.--PLANNED FAMILY EXPENDITURES: Number and percentage of borrowers classified by cash family-operating expenditures planned during first year on standard loan RR program, by period of first standard loan

Cash family-operating expenditures planned first year on RR	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than $100	46	4.6	5.3	4.5	1.3
$100 to $199	349	34.6	34.7	40.0	28.1
$200 to $299	345	34.3	33.7	31.3	40.5
$300 to $399	162	16.1	14.5	18.2	20.3
$400 to $499	66	6.6	7.5	4.0	5.9
$500 to $749	36	3.6	4.0	2.0	3.9
$750 to $999	2	0.2	0.3	---	---
$1,000 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,006		645	198	153
Number not reporting	1/ 35		11	3	1/ 21
Median cash family-operating expenditures planned	$231		$240	$218	$251

1/ Excludes 38 borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

Note: A comparable table is also available for each Area in the Region.

The median cash expenditures for family purposes which borrowers planned to make during their first year on the RR program was $231. Nearly two-fifths planned to spend less than $200; 30 percent planned to spend from $200 to $399, and another 10 percent expected to spend $400 or more.

Table 64.--PLANNED FAMILY EXPENDITURES: Number and percentage of borrowers classified by cash family-operating expenditures planned during first year on standard loan RR program, by Areas

Cash family-operating expenditures planned first year on RR	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
Less than $100	46	4.6	7.7	0.4	2.4
$100 to $199	349	34.6	43.1	16.8	35.0
$200 to $299	345	34.3	35.4	28.7	37.4
$300 to $399	162	16.1	11.4	25.8	16.1
$400 to $499	66	6.6	2.4	15.6	6.3
$500 to $749	36	3.6	---	11.9	2.8
$750 to $999	2	0.2	---	0.8	---
$1,000 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,006		508	244	254
Number not reporting 1/	35		22	4	9
Median cash family operating expenditures planned	$231		$198	$316	$234

1/ Excludes 38 borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

The median planned family expenditures for the first year on RR was highest for the C-K-O borrowers, $316, and lowest for Texas, $198. Fifty-one percent of the borrowers in Texas planned to spend less than $200 as compared to 37 percent of the borrowers in New Mexico and 17 percent of those in the C-K-O Area.

At the other extreme, 28 percent of the C-K-O borrowers expected to spend $500 or more cash for family living, as compared with 9 percent of the New Mexico and 2 percent of the Texas borrowers.

Table 65.--PLANNED FARM-FURNISHED FOOD: Number and percentage of borrowers classified by cash value of food planned to be furnished by the farm during first year on standard loan RR program, by period of first standard loan 1/

Cash value of food planned to be furnished by farm first year on RR	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	18	3.3	4.4	1.3	*
$1 to $99	38	6.9	8.6	3.8	*
$100 to $199	129	23.4	18.9	29.5	*
$200 to $299	151	27.4	26.5	29.5	*
$300 to $399	100	18.2	18.3	20.5	*
$400 to $499	66	12.0	12.2	10.3	*
$500 to $749	39	7.1	8.9	4.5	*
$750 to $999	8	1.5	1.9	0.6	*
$1,000 and over	1	0.2	0.3	—	*
Total	XXX	100.0	100.0	100.0	*
Number reporting	550		360	156	34
Number not reporting	2/ 491		306	45	2/ 140
Median cash value of food planned to be furnished	$260		$268	$252	**

* Percentage not computed on a base of fewer than 50 cases.
** Median not computed on a base of fewer than 50 cases.
1/ The cash value of fuel planned to be furnished by the farm is included for some borrowers.
2/ Excludes 38 borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

Note: A comparable table is also available for each Area in the Region.

The value of food planned to be furnished by the farm during the first year on RR was known for only 51 percent of the borrowers. For these, the median was $260. More than one-half of the borrowers planned to produce food at home valued at between $100 and $300; another 30 percent expected to produce from $300 to $500 worth of food for home use.

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Table 66.--PLANNED FARM-FURNISHED FOOD: Number and percentage of borrowers classified by cash value of food planned to be furnished by the farm during first year on standard loan RR program, by Areas 1/

Cash value of food planned to be furnished by farm first year on RR	Total borrowers		Borrowers' Area of residence at time of first standard loan		
	Number	Percent	Texas Percent	C-K-O Percent	New Mexico Percent
$0	18	3.3	8.6	1.1	---
$1 to $99	38	6.9	5.4	10.9	4.7
$100 to $199	129	23.4	23.3	30.0	17.8
$200 to $299	151	27.4	23.9	25.4	33.0
$300 to $399	100	18.2	13.5	17.8	23.0
$400 to $499	66	12.0	12.4	8.0	15.2
$500 to $749	39	7.1	9.7	5.7	5.8
$750 to $999	8	1.5	3.2	1.1	---
$1,000 and over	1	0.2	---	---	0.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	550		185	174	191
Number not reporting 2/	491		345	74	72
Median cash value of food planned to be furnished	$260		$253	$232	$283

1/ The cash value of fuel planned to be furnished by the farm is included for some borrowers.
2/ Excludes 38 borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

The value of food planned to be furnished by the farm during the first year on RR averaged highest for New Mexico borrowers with a median of $283 and lowest for the C-K-O Area borrowers with a median of $232. Information was available for only one-half of the borrowers and was most incomplete for the borrowers in Texas.

Tables 67, 68, 69, and 70

Exclusion of the equity in farm land and buildings decreased the median amount of net worth of borrowers at the time of the first standard loan for each of the 3 periods of study and for each of the 3 Areas in the Region. For all periods, the median net worth with real estate equity was $553 and without real estate equity was $396, or a difference of $157. The difference between the 2 medians was greatest for New Mexico which had the largest proportion of borrowers who had been owners the year before the first loan and least for Texas which had the smallest percentage of owners. Both with and without real estate, the median net worth was lowest for second-period borrowers and highest for third-period borrowers. The differences are summarized as follows:

First standard loan between	Median net worth at time of first standard loan: Including farm real estate equity	Excluding farm real estate equity	Difference
3/1/36-2/28/37	$546	$377	$169
3/1/37-2/28/38	479	361	118
3/1/38-2/28/39	656	497	159
Total, all periods	553	396	157
Areas			
Texas	482	402	80
C-K-O	478	336	142
New Mexico	857	456	401

While 1 borrower in 6 had a beginning net worth in excess of $2,000, only 1 in 30 had that amount of net worth after the equity in real estate was excluded. Seven percent of all borrowers in the Region had debts in excess of assets at the time of the first loan, with real estate assets and liabilities included, and 10 percent with these items not included.

Table 67 - NET WORTH AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth at time of first standard RR loan, by period of first standard loan

Net worth at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/35-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$500 or more	28	2.7	2.0	6.1	1.5
-$499 to -$1	49	4.6	4.4	5.1	4.9
$0 to $124	136	12.9	15.1	11.7	8.9
$125 to $249	123	11.6	11.7	10.2	12.7
$250 to $499	168	15.9	14.8	18.4	17.2
$500 to $999	226	21.4	21.4	21.0	22.0
$1,000 to $1,499	98	9.3	7.9	10.2	13.2
$1,500 to $1,999	54	5.1	6.2	3.1	3.4
$2,000 to $2,999	66	6.2	5.9	6.6	6.4
$3,000 to $4,999	74	7.0	7.3	5.6	7.4
$5,000 and over	35	3.3	3.4	2.0	4.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,056		656	196	204
Number not reporting	23		10	5	8
Median net worth at time of first standard loan	$553		$546	$479	$656

Note: A comparable table is also available for each Area in the Region.

The net worth (including real estate equities) of new borrowers in 1937-38 was lower than that of new borrowers in 1936-37, while that of borrowers accepted in 1938-39 was greater than in either of the previous periods. The medians in each of the 3 periods were $546, $479, and $656, respectively. The proportion of borrowers with debts in excess of assets rose from 6 percent in the first period to 11 percent in the second, decreasing to 6 percent again in the third. The proportions with a net worth of $2,000 or more were 17 percent, 14 percent, and 18 percent, respectively, in the first, second, and third periods.

Table 68.-NET WORTH AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth at time of first standard RR loan, by Areas

Net worth at time of first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
-$500 or more	28	2.7	1.7	7.2	0.4
-$499 to -$1	49	4.6	4.4	6.4	3.4
$0 to $124	136	12.9	15.4	8.4	11.8
$125 to $249	123	11.6	12.5	11.2	10.7
$250 to $499	168	15.9	17.5	18.4	10.3
$500 to $999	226	21.4	24.3	15.0	18.8
$1,000 to $1,499	88	8.3	8.5	7.2	13.0
$1,500 to $1,999	54	5.1	3.9	6.4	6.5
$2,000 to $2,999	65	6.2	4.0	6.8	9.9
$3,000 to $4,999	74	7.0	6.2	6.0	9.6
$5,000 and over	36	3.3	1.3	4.0	5.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,056		544	250	262
Number not reporting	23		16	4	1
Median net worth at time of first standard loan	$553		$482	$478	$857

With real estate equities included, New Mexico borrowers, with a median of $857 as compared to $482 for Texas and $478 for the C-K-O Area borrowers, had by far the largest net worth at the time of the first standard loan. New Mexico not only had the smallest proportion of borrowers, 4 percent, with a negative net worth as compared with 14 percent for the C-K-O Area and 6 percent for Texas, but also had the largest proportion, 15 percent, with at least $1,000 equity in their assets.

Table 69.-NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST FSA LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard FSA loan, by period of first standard loan

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$300 or more	41	3.9	3.4	6.1	2.5
-$299 to -$1	70	6.6	5.8	9.6	6.5
$0 to $124	156	14.8	17.3	13.7	7.5
$125 to $249	148	14.0	14.8	10.7	14.9
$250 to $499	192	18.2	17.1	22.3	17.9
$500 to $749	260	24.6	25.7	22.9	22.3
$1,000 to $1,499	104	9.9	7.5	10.2	17.4
$1,500 to $1,999	48	4.6	4.7	3.0	1.5
$2,000 to $2,999	26	2.5	2.9	1.0	2.5
$3,000 to $4,999	6	0.6	0.5	0.5	1.0
$5,000 and over	3	0.3	0.3	—	0.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,054		666	197	201
Number not reporting	25		10	4	11
Median net worth, excluding equity in farm real estate at time of first standard loan	$326		$377	$361	$497

Note: A comparable table is also available for each area in the Region.

The proportion of borrowers with a negative net worth, excluding real estate, was largest and the proportion with a net worth of $1,500 or more was smallest among borrowers receiving the first standard loan during the second period. The median net worth was largest for borrowers entering the program during the third period, $497 as compared to $377 for first-period and $361 for second-period borrowers.

Table 70.-NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by Areas

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
-$500 or more	41	3.9	2.4	10.8	0.4
-$499 to -$1	70	6.6	5.9	9.2	5.7
$0 to $124	156	14.8	16.3	12.0	14.5
$125 to $249	148	14.0	14.0	11.2	16.8
$250 to $499	192	18.2	18.7	20.2	15.3
$500 to $999	260	24.6	24.9	22.6	21.8
$1,000 to $1,499	104	9.9	10.0	8.0	11.5
$1,500 to $1,999	48	4.6	4.1	4.4	5.7
$2,000 to $2,999	26	2.5	1.3	1.2	6.1
$3,000 to $4,999	6	0.6	0.4	0.4	1.1
$5,000 and over	3	0.3	—	—	1.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,054		241	251	262
Number not reporting	25		21	3	1
Median net worth excluding equity in farm real estate at time of first standard loan	$396		$402	$336	$456

Twenty percent of the borrowers in the C-K-O Area had a negative net worth at the time of the first loan, when real estate equities are excluded, as compared to 8 percent of the Texas and 6 percent of the New Mexico borrowers. The median net worth was also lowest for the C-K-O Area and highest for New Mexico, $336 and $456, respectively.

Over one-fourth, 26 percent, of the New Mexico borrowers had a net worth without farm real estate, of $1,000 or more as compared with 16 percent of the Texas and 14 percent of the C-K-O Area borrowers.

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Table 71.--NET WORTH, INCLUDING AND EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number of borrowers classified by net worth, including equity in farm real estate, and by net worth, excluding equity in farm real estate, at time of first standard RR loan

Net worth, including equity in farm real estate, at time of first standard loan	Total borrowers	Net worth, excluding equity in farm real estate, at time of first standard loan: -$500 or more	-$499 to -$1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,999	$3,000 to $4,999	$5,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
-$500 or more	28	25	—	1	—	—	—	—	—	—	—	—	—
-$499 to -$1	49	2	43	2	1	—	—	—	1	—	—	—	—
$0 to $124	156	—	1	130	1	—	4	—	—	—	—	—	—
$125 to $249	123	2	4	—	113	—	—	5	—	—	—	—	—
$250 to $499	168	—	4	5	7	148	1	—	3	—	—	—	—
$500 to $999	228	3	3	4	9	9	192	1	—	4	—	—	1
$1,000 to $1,499	98	3	3	5	8	9	5	62	2	—	1	—	—
$1,500 to $1,999	54	1	2	1	5	8	14	4	18	—	—	—	—
$2,000 to $2,999	66	3	4	3	1	10	15	12	5	10	—	—	2
$3,000 to $4,999	74	2	2	4	2	6	21	19	13	2	3	—	—
$5,000 and over	35	—	2	—	1	2	8	2	6	10	2	3	—
Unknown	23	—	—	1	—	—	—	—	—	—	—	—	22
Total	1,079	41	70	156	148	192	260	104	48	26	6	3	25

Note: A comparable table is also available for (a) each Area in the Region, (b) for each of the three periods of first standard loan, and (c) for each Area and by each of the three periods of first standard loan.

This table shows the relationship between net worth with and net worth without real estate and shows how excluding the real estate equity frequently gives a lower net worth figure.

Tables 72 and 73

Table 72

Nearly half, 48 percent, of the borrowers for whom a record was available after entry on RR had a lower net worth at the time of the last record than at the time of the first loan; 20 percent incurred a decrease of $500 or more. Twenty-four percent increased their net worth by $500 or more. The median change was an increase of $25. Fifty-three percent of the first-period, 45 percent of the second-, and 34 percent of the third-period borrowers had some decrease in their net worth by the time of their last record. The median changes were a decrease of $40 and increases of $63 and $159 for first-, second-, and third-period borrowers, respectively. All of the third-period borrowers had been on the program 1 year at the time of their last record; the majority of the second-period borrowers had been on 2 years; of the first-period borrowers, less than half had been on the program 3 years; one-sixth had been on 2 years; and over one-third had been on 1 year.

Table 73

About one-half, 49 percent, of all borrowers with any record of change since receiving the first standard loan had a lower net worth, excluding farm real estate, at the time of the last record than at the time of the first loan. This decrease was reported by 51, 42, and 51 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first standard loan. Eighteen percent incurred decreases of $500 or more and 20 percent had increases of $500 or more, excluding real estate. The median change for all borrowers with records was a gain of $19, with a decrease of $7 for those with records 1 year after the first loan; a gain of $120 for those with records 2 years after the first loan, and a decrease of $28 for those with records 3 years after the first loan. The borrowers with a 1-year record ending between 9/1/36 and 8/31/37 had a median decrease of $110 while those with a 1-year record ending between 9/1/38-8/31/39 had a median increase of $156.

Table 72.--CHANGE IN NET WORTH: Number and percentage of borrowers classified by change in net worth from time of first standard loan to time of last record after entry on standard RR program, by period of first standard loan

Change in net worth	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$1,000 or more	65	10.2	12.2	6.1	7.1
-$999 to -$500	66	10.3	13.1	6.1	5.1
-$499 to -$250	61	9.6	10.3	10.7	5.1
-$249 to -$125	50	7.8	8.8	4.6	8.2
-$124 to -$1	66	10.3	8.6	17.5	8.2
$0 to $124	54	8.5	6.8	9.9	13.3
$125 to $249	53	8.3	7.3	9.2	11.2
$250 to $499	72	11.3	10.0	9.2	19.4
$500 to $999	78	12.3	11.7	13.0	13.3
$1,000 to $1,999	46	7.2	6.8	8.4	7.1
$2,000 and over	27	4.2	4.4	5.3	2.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	638		409	131	98
Number not reporting 1/	8		1	2	5
Median change in net worth	$25		-$40	$63	$159

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Table [illegible] [illegible] 1938, [illegible] by [illegible] County: Number and percentage of borrowers classified by change in net worth, excluding equity in farm real estate, from time of first standard loan to specified last year of record after entry on Standard RH program, by number of crop years after first loan

Change in net worth, excluding equity in farm real estate	Total borrowers		Percentage by number of crop years after first loan and specified last year of record								
			Ending between				Ending between				Ending between
			Total	1/1/36-12/31/37	1/1/38-12/31/38	1/1/39-12/31/39	Total	1/1/40-12/31/42	1/1/43-12/31/49		1/1/50-12/31/55
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent		Percent
$1,000 or more	37	5.9	3.7	4.1	*	3.8	4.8	6.8	4.3		9.8
-$999 to -$800	75	12.0	7.8	10.6	*	4.8	8.3	12.7	5.8		11.1
-$400 to -$300	90	12.8	15.0	17.8	*	4.2	8.5	[illegible]	10.6		3.9
-$299 to -$125	57	9.1	13.	15.9	*	10.8	7.6	12.7	4.2		6.0
-$124 to -$1	88	14.0	14.1	14.3	*	8.1	14.4	7.0	17.9		3.2
$0 to $124	55	8.8	11.1	8.3	*	15.4	8.8	8.6	8.5		8.5
$125 to $249	60	9.6	1	1.7	*	11.3	3.1	2.5	9.8		8.4
$250 to $499	81	13.0	14.4	9.2	*	20.0	12.3	15.4	11.7		10.5
$500 to $999	74	11.8	11.1	8.2	*	12.5	14.6	14.1	14.9		10.5
$1,000 to $1,999	32	5.2	2.6	3.1	*	3.3	9.7	9.9	9.6		8.4
$2,000 and over	10	1.6	0.4	0.7	*	—	3.0	—	5.2		[illegible]
Total	622	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0		100.0
Number reporting	626		270	142	26	104	188	71	94		131
Number not reporting 1/	20		18	6	1	12	3	1	2		[illegible]
Median change in net worth, excluding equity in farm real estate	$ [illegible]		$ [illegible]	-$110	*	$206	$120	$84	$130		-$[illegible]

[illegible]

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Table 74.--NET WORTH AT TIME OF FIRST RR LOAN AND CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number of borrowers classified by net worth at time of first standard loan and by change in net worth, excluding equity in farm real estate, at time of last record after entry on standard RR program

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers	Borrowers by change in net worth, excluding equity in farm real estate											
		-$1,000 or more	-$999 to -$500	-$499 to -$250	-$249 to -$125	-$124 to -$1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$500 and over	32	1	4	1	---	---	2	1	3	5	12	3	---
-$499 to -$1	44	5	8	4	2	2	1	3	5	8	4	1	1
$0 to $124	90	2	7	8	8	20	10	8	13	8	3	1	2
$125 to $249	87	4	7	12	7	9	7	11	13	13	2	---	2
$250 to $499	124	5	11	18	14	15	10	17	17	11	2	1	3
$500 to $999	162	9	24	11	16	18	20	13	21	16	10	2	2
$1,000 to $1,499	53	[illegible]	7	6	6	5	4	5	5	7	4	---	---
$1,500 to $1,999	27	2	5	4	2	---	3	2	1	4	2	2	---
$2,000 to $2,999	14	4	2	2	1	---	1	---	2	2	---	---	---
$3,000 to $4,999	2	---	---	---	1	---	---	---	1	---	---	---	---
$5,000 and over	1	1	---	---	---	---	---	---	---	---	---	---	---
Unknown	10	---	---	---	---	---	---	---	---	---	---	---	10
Total 1/	646	37	75	66	57	69	58	60	81	74	39	10	20

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The changes of some increase or some decrease in net worth, exclusive of the equity in farm real estate, had little relation to the amount of net worth at the time of entry on RR, except that borrowers with a negative net worth at the time of acceptance were more likely than other borrowers to report an increase by the time of the last record.

Table 75.--ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by value of assets at time of first standard RR loan, by period of first standard loan

Value of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than $125	113	10.7	13.6	8.1	3.9
$125 to $249	93	8.8	9.9	6.6	7.4
$250 to $499	127	12.0	11.4	12.6	13.2
$500 to $999	208	19.7	18.0	20.7	23.4
$1,000 to $1,499	141	13.3	12.7	13.1	15.7
$1,500 to $1,999	96	9.1	8.7	8.6	10.8
$2,000 to $2,999	71	6.7	5.8	10.1	6.4
$3,000 to $3,999	35	3.3	3.7	3.0	2.5
$4,000 to $5,999	66	6.2	5.5	8.1	6.9
$6,000 to $9,999	70	6.6	7.5	6.6	3.9
$10,000 and over	38	3.6	3.2	2.5	5.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,058		656	198	204
Number not reporting	21		10	3	8
Median value of assets at time of first standard loan	$971		$916	$1,077	$1,062

About one-half of the borrowers had assets, including real estate, of less than $1,000 at the time of the first standard loan. The proportion of borrowers with assets of less than $250 decreased from 24 percent in the first period to 11 percent in the third period. The median amount of assets did not vary greatly from period to period being $916, $1,077, and $1,062 for first-, second-, and third-period borrowers respectively.

Table 76.--NUMBER OF COWS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of cows owned at time of first standard RR loan

Number of cows at time of first standard loan	Total borrowers	
	Number	Percent
No cows, no other cattle	368	34.7
1	222	21.0
2	142	13.4
3	92	8.7
4	56	5.3
5 to 9	106	10.0
10 to 19	41	3.9
20 to 39	9	0.8
40 and over	2	0.2
No cows, but 1 or more other cattle	21	2.0
Cattle, type unknown	—	—
Total reporting	1,059	100.0
Number not reporting	20	

At the time of entry on the RR program, over one-third of the borrowers had no cows or other cattle. Another third had 1 or 2 cows. Only 1 percent had 20 or more cows. The proportion of borrowers without any cattle was considerably larger than the percentage who had been farm laborers or "nonfarm" during the major part of the year before the first loan.

Table 77.--NUMBER OF COWS LAST RR RECORD: Number and percent of borrowers classified by number of cows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of cows at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No cows, no other cattle	39	6.1	7.4	4.2	5.7
1	91	14.1	19.0	13.1	7.3
2	118	18.3	21.8	14.3	16.7
3	74	11.5	10.2	13.7	11.5
4	61	9.5	7.0	10.1	12.5
5 to 9	171	26.6	23.6	27.9	29.7
10 to 19	62	9.6	7.7	13.1	9.4
20 to 39	15	2.3	1.8	1.8	3.6
40 and over	8	1.2	0.4	1.2	2.6
No cows, but 1 or more other cattle	4	0.6	1.1	0.6	—
Cattle, type unknown	1	0.2	—	—	0.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	644		284	168	192
Number not reporting 1/	2		2	—	—

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Only 6 percent of the borrowers had no cattle at the time of their last record after entry on RR. About one-third had only 1 or 2 cows. Nearly one-half had 3 to 9 cows. Less than 4 percent of the borrowers had 20 or more cows. The longer borrowers had been the program, the smaller was the proportion having no cattle or having only 1 cow.

Table 70.-NUMBER OF COWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD. Number of borrowers classified by number of cows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of cows at time of first standard loan	Total borrowers	Borrowers by number of cows at time of last record after entry on RR: No cows, no other cattle	1	2	3	4	5 to 9	10 to 19	20 to 39	40 and over	No cows, but 1 or more other cattle	Cattle, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	214	27	48	45	21	16	37	11	4	---	3	1	1
1	139	6	37	37	15	17	22	3	1	1	---	---	---
2	87	1	2	25	16	12	24	4	2	---	---	---	1
3	51	---	2	4	13	9	16	5	---	2	---	---	---
4	34	1	---	3	2	4	19	5	---	---	---	---	---
5 to 9	72	1	---	2	3	2	43	19	1	1	---	---	---
10 to 19	20	2	---	---	1	---	4	10	2	1	---	---	---
20 to 39	9	---	---	---	---	---	---	2	5	2	---	---	---
40 and over	1	---	---	---	---	---	---	---	---	1	---	---	---
No cows, but 1 or more other cattle	13	---	2	2	---	1	5	2	---	---	1	---	---
Cattle, type unknown	---	---	---	---	---	---	---	---	---	---	---	---	---
Unknown	6	1	---	---	3	---	1	1	---	---	---	---	---
Total 1/	646	39	91	118	74	61	171	62	15	8	4	1	2

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows that most of the borrowers increased their number of cows after entry on RR.

Table 79.--NUMBER OF HENS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of hens owned at time of first standard RR loan

Number of hens at time of first standard loan	Total borrowers	
	Number	Percent
No hens, no other poultry	265	25.2
1 to 24	288	27.4
25 to 49	227	21.5
50 to 74	118	11.2
75 to 99	49	4.6
100 to 149	41	3.9
150 to 199	17	1.6
200 and over	14	1.3
No hens, but other poultry	20	1.9
Poultry, type unknown	15	1.4
Total reporting	1,054	100.0
Number not reporting	25	

One-fourth of the borrowers had no hens or other poultry at the time of the first standard loan; this is only slightly larger than the proportion of borrowers who had been farm laborers or "nonfarm" during the major part of the year before the first loan. About one-half had less than 50 hens. Seven percent had 100 hens or more.

Table 80.--NUMBER OF HENS LAST RR RECORD: Number and percentage of borrowers classified by number of hens owned at time of last record, after entry on standard RR program, by number of crop years after first loan

Number of hens at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No hens, no other poultry	45	7.2	6.8	5.7	9.0
1 to 24	58	9.3	12.9	10.1	3.2
25 to 49	79	12.7	16.2	15.2	5.3
50 to 74	82	13.1	16.5	15.2	6.3
75 to 99	50	8.0	10.4	10.1	2.6
100 to 149	34	5.4	6.1	9.5	1.1
150 to 199	12	1.9	2.1	3.8	1.6
200 and over	7	1.1	2.2	0.6	---
No hens, but other poultry	28	4.5	1.4	5.1	8.5
Poultry, type unknown	230	36.8	26.4	24.7	62.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	625		278	158	189
Number not reporting 1/	21		8	10	3

1/ Exclusive of 433 borrowers with no record after entry on RR program.

At the time of the last record after entry on RR, 7 percent of the borrowers had no hens or other poultry and the proportion was higher for borrowers who had been on the program 3 years than for those who had been on 1 or 2 years. Interpretation of the data on size of flock is difficult because 37 percent of the borrowers had poultry but the number of hens was not reported. For those reporting number of hens, small flocks of 25 to 74 hens were most common.

Table 61.-NUMBER OF HENS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of hens owned at time of first standard loan and at time of last record after entry on standard RR program

Number of hens at time of first standard loan	Total borrowers	Borrowers by number of hens at time of last record after entry on RR: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No hens, no other poultry	186	24	23	18	14	11	6	2	2	9	63	6
1 to 24	188	13	22	28	21	10	9	1	---	3	62	4
25 to 49	151	2	9	21	30	11	7	3	3	7	56	2
50 to 74	79	2	2	10	11	10	5	2	---	4	32	2
75 to 99	28	---	1	3	3	3	4	1	1	---	8	4
100 to 149	21	---	1	1	---	2	1	2	---	1	11	2
150 to 199	9	---	---	1	---	---	2	1	1	1	3	---
200 and over	4	---	---	---	---	1	---	---	---	2	---	1
No hens, but other poultry	9	---	---	---	3	---	---	---	---	1	5	---
Poultry, type unknown	4	2	---	1	---	1	---	---	---	---	---	---
Unknown	7	2	---	1	---	1	---	---	---	---	3	---
Total 1/	646	46	58	79	82	50	34	12	7	28	230	21

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The general tendency was to increase the number of hens after entry on RR but the fact that the number of hens was unknown for 37 percent at the time of their last record - although they were known to have had poultry - makes it difficult to see just what the shifts were in size of flock.

Table 61.--NUMBER OF COWS AND HENS AT TIME OF FIRST RR LOAN: Number of borrowers classified by number of cows and by number of hens owned at time of first standard RR loan

Number of cows at time of first standard loan	Total borrowers	Number of hens at time of first standard loan: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	368	189	59	36	22	9	3	3	2	6	3	2
1	222	35	83	6	22	6	4	---	4	3	2	---
2	143	9	42	48	17	15	5	3	2	3	---	---
3	92	7	20	30	17	7	6	2	---	1	2	---
4	56	4	14	12	11	6	4	1	---	1	2	1
5 to 9	106	7	27	23	18	3	14	6	2	2	3	1
10 to 19	41	3	8	10	7	---	4	1	4	2	2	---
20 to 39	9	5	1	---	---	---	3	---	---	---	---	---
40 and over	2	1	---	---	---	---	---	1	---	---	---	---
No cows, but 1 or more other cattle	21	5	6	3	4	1	---	---	---	---	1	1
Cattle, type unknown	---	---	---	---	---	---	---	---	---	---	---	---
Unknown	20	---	---	---	---	---	---	---	---	---	---	20
Total	1,079	265	288	227	118	49	41	17	14	20	15	25

At the time of the first standard loan, 18 percent of the borrowers had neither poultry nor cattle, 7 percent had cattle but no poultry, and 17 percent had poultry but not cattle. More than half, 58 percent, of the borrowers had both some cattle and some poultry.

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Table 51.-NUMBER OF COWS AND HENS LAST RR RECORD: Number of borrowers classified by number of cows owned and by number of hens owned at time of last record after entry on standard RR program

Number of cows at time of last record after entry on RR	Total borrowers	Borrowers by number of hens at time of last record after entry on RR: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	39	10	4	7	2	2	1	---	---	2	11	---
1	91	9	18	16	7	7	3	1	1	3	22	4
2	118	5	11	18	18	9	9	---	2	1	43	2
3	74	2	5	14	10	8	2	1	---	1	27	4
4	62	5	3	[illegible]	7	6	4	---	1	7	22	1
5 to 9	171	4	10	13	24	13	13	4	1	12	71	6
10 to 19	62	2	---	6	11	4	---	5	2	2	28	2
20 to 39	15	3	3	---	1	---	1	1	---	---	6	---
40 and over	8	6	1	---	2	---	---	---	---	---	---	---
No cows, but 1 or more other cattle	4	---	2	---	---	1	1	---	---	---	---	---
Cattle, type unknown	1	---	1	---	---	---	---	---	---	---	---	---
Unknown	2	---	---	---	---	---	---	---	---	---	---	2
Total 1/	646	45	58	79	82	50	34	12	7	28	230	21

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

At the time of the last record nearly 9 out of every 10 borrowers had both poultry and cattle.

Table 84.-NUMBER OF SOWS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of sows owned at time of first standard RR loan

Number of sows at time of first standard loan	Total borrowers	
	Number	Percent
No sows, no other hogs	664	62.7
1	169	16.0
2	53	5.0
3	12	1.1
4	7	0.7
5	2	0.2
6 to 10	3	0.3
11 or more	1	0.1
No sows, 1 or more other hogs	140	13.2
Hogs, type unknown	7	0.7
Total reporting	1,058	100.0
Number not reporting	25	

Sixty-three percent of the borrowers had no hogs at the time of their first standard loan; 16 percent had 1 sow. Thirteen percent had no sow but did have 1 or more other hogs. The proportion without hogs was almost triple the percentage of borrowers who were farm laborers or "nonfarm" during the major part of the year before the first loan.

Table 85.—NUMBER OF SOWS LAST RR RECORD: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of sows at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No sows, no other hogs	232	36.5	33.2	39.2	38.3
1	142	22.2	30.1	16.9	15.2
2	60	9.4	9.3	9.0	9.9
3	22	3.5	3.2	4.2	4.7
4	13	2.0	1.4	4.2	1.0
5	4	0.6	0.4	0.6	1.0
6 to 10	5	0.8	0.4	1.2	1.0
11 or more	1	0.2	0.4	—	—
No sows, 1 or more other hogs	70	11.0	13.6	12.0	6.3
Hogs, type unknown	88	13.8	9.0	12.7	22.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	636		279	166	191
Number not reporting 1/	10		7	2	1

1/ Exclusive of 43 borrowers with no record after entry on RR program.

Over one-third, 36 percent, of the borrowers had no hogs at the time of their last record after entry on RR. The fact that 14 percent of the borrowers were known to have hogs but the type of hogs was unknown, limits the value of the percentage distribution by number of sows. However, 1 or 2 sows were most common for those reporting the number.

Table 86.-NUMBER OF SOWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of sows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of sows at time of first standard loan	Total borrowers	Borrowers by number of sows at time of last record after entry on RR: No sows, no other hogs	1	2	3	4	5	6 to 10	11 or more	No sows, 1 or more other hogs	Hogs, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No sows, no other hogs	404	171	80	26	11	6	1	4	---	42	54	7
1	104	24	28	14	5	3	2	---	---	9	17	2
2	34	5	6	9	3	2	---	1	---	4	4	---
3	6	2	1	---	---	---	---	---	---	---	2	1
4	5	---	1	---	---	2	1	---	---	---	1	---
5	1	---	---	---	---	---	---	---	---	---	1	---
6 to 10	2	---	1	---	---	---	---	---	1	---	---	---
11 or more	---	---	---	---	---	---	---	---	---	---	---	---
No sows, 1 or more other hogs	82	26	23	8	2	---	---	---	---	14	9	---
Hogs, type unknown	2	---	---	1	1	---	---	---	---	---	---	---
Unknown	6	4	1	---	---	---	---	---	---	1	---	---
Total 1/	646	232	141	60	22	15	4	5	1	70	88	10

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Although some who had hogs at the time of the first loan had none at the time of the last record and 43 percent of those who previously had no hogs still had none, the general tendency was an increase in hog-raising.

Table 87.-NUMBER OF WORKSTOCK AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of workstock owned at time of first standard RR loan, by Areas

Number of workstock at time of first standard loan	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
0	594	56.3	62.1	55.9	45.0
1	66	6.3	4.6	9.3	6.9
2	144	13.7	10.5	15.0	19.1
3	67	6.4	4.2	8.5	8.8
4 or more	182	17.3	18.6	11.3	20.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,053		544	247	262
Number not reporting	26		18	7	1

Note: A comparable table is also available for each of the 3 periods of first standard loan.

Fifty-six percent of the borrowers had no workstock at the time of the first loan; the percentage was highest in Texas, 62 percent, and lowest in New Mexico, 45 percent. Only 11 percent of the C-K-O Area borrowers had 4 or more workstock, as compared with 19 percent of those in Texas and 20 percent of those in New Mexico. The percentage of borrowers reporting no workstock was nearly 2-1/2 times larger than the proportion who were farm laborers or "nonfarm" during the major part of the year before the first loan.

Table 86.--NUMBER OF WORKSTOCK LAST RR RECORD: Number and percentage of borrowers classified by number of workstock owned at time of last record after entry on standard RR program, by Areas

Number of workstock at time of last record after entry on RR	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
0	220	34.3	32.2	49.5	16.6
1	33	5.1	4.5	5.6	6.2
2	91	14.2	13.4	12.9	17.8
3	60	9.3	9.3	8.4	10.9
4 or more	238	37.1	40.6	23.6	46.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	642		295	178	129
Number not reporting 1/	4		3	---	1

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Over one-third, 34 percent, of the borrowers had no workstock at the time of the last record; 37 percent had 4 or more. Workstock were least common in the C-K-O Area and most common in New Mexico.

Table 49.--NUMBER OF TRACTORS, AUTOS, OR TRUCKS AT TIME OF FIRST SM LOAN. Number and percentage of borrowers classified by number of tractors and autos or trucks owned at time of first standard SM loan, by Areas

Number of tractors, autos, or trucks at time of first standard loan	Total borrowers		Borrowers' area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
Tractor					
0	724	69.0	72.4	42.4	86.6
1 or more	326	31.0	27.6	57.6	13.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,050		544	245	261
Number not reporting	29		18	9	2
Auto or truck					
0	402	38.1	43.2	37.7	46.9
1 or more	652	61.9	56.8	62.3	53.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,054		544	248	262
Number not reporting	25		18	6	1

Note: A comparable table is also available for each of the 3 periods of first standard loan.

At the time of their first loan, 31 percent of the borrowers owned a tractor and twice as many owned an auto or a truck. Farms of borrowers in the C-K-O Area were most mechanized and those of borrowers in New Mexico were least mechanized. Nearly 58 percent of the C-K-O Area borrowers owned a tractor, but only 28 percent of those in Texas, and 13 percent of those in New Mexico. More than 62 percent of the C-K-O Area borrowers but only 57 percent of the Texas and 53 percent of the New Mexico borrowers had an auto or truck.

Table 90.-NUMBER OF TRACTORS, AUTOS OR TRUCKS LAST RR RECORD: Number and percentage of borrowers classified by number of tractors and autos or trucks owned at time of last record after entry on standard RR program, by Areas

Number of tractors autos or trucks owned at time of last record after entry on RR	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
Tractor					
0	358	56.3	60.9	33.1	76.2
1 or more	278	43.7	39.1	66.9	23.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	636		335	175	126
Number not reporting 1/	10		3	3	4
Auto or truck					
0	279	43.9	47.8	30.3	52.4
1 or more	357	56.1	52.2	69.7	47.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	636		335	175	126
Number not reporting 1/	10		3	3	4

1/ Exclusive of 433 borrowers with no record after entry on RR program.

At the time of the last record, 44 percent of the borrowers who reported owned a tractor and 56 percent owned an auto or a truck. The proportion having a tractor and the proportion having an auto or a truck was largest in the C-K-O Area and smallest in New Mexico.

Table 91.-LIABILITIES AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities at time of first standard RR loan

Liabilities at time of first standard loan	Total borrowers	
	Number	Percent
$0	236	22.2
$1 to $124	182	17.1
$125 to $249	113	10.7
$250 to $499	132	12.5
$500 to $749	77	7.3
$750 to $999	57	5.4
$1,000 to $1,499	60	5.7
$1,500 to $1,999	25	2.4
$2,000 to $2,999	60	5.7
$3,000 to $4,999	61	5.8
$5,000 and over	55	5.2
Total reporting	1,058	100.0
Number not reporting	21	
Median liabilities	$248	

Twenty-two percent of the borrowers reported no liabilities at the time of their first loan. Another 40 percent had liabilities of less than $500.

Nineteen percent owed $1,500 or more and 1 out of 20 had liabilities of $5,000 or more. The median liabilities was $248. These data include real estate mortgages.

Table 92.-CHANGE IN LIABILITIES: Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on standard RR program, by number of crop years after first loan

Change in liabilities	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-$1,000 or more	32	5.1	3.3	7.2	5.7
-$999 to -$500	25	4.0	4.4	7.2	0.5
-$499 to -$250	18	2.8	1.5	4.2	3.6
-$249 to -$125	15	2.4	2.9	1.8	2.1
-$124 to -$1	31	4.9	5.9	4.8	3.6
$0 to $124	69	10.9	12.5	12.6	7.3
$125 to $249	60	9.5	12.1	6.0	8.9
$250 to $499	100	15.8	17.2	15.0	14.6
$500 to $999	177	28.0	30.3	26.2	26.1
$1,000 to $2,999	84	13.3	8.8	10.2	22.4
$2,000 and over	21	3.3	1.1	4.8	5.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	632		273	167	192
Number not reporting 1/	14		13	1	—
Median change in liabilities	$415		$359	$355	$570

1/ Exclusive of 433 borrowers with no record after entry on RR program.

Less than one-fifth of the borrowers for whom there was a record of change had decreased their indebtedness since receiving their first standard loan. Such a decrease was reported for 18, 25, and 16 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first loan. Forty-five percent had increased their liabilities by $500 or more. Forty, 41, and 54 percent of those on the program 1, 2, and 3 years, respectively, had increased their liabilities by this amount. The median change in liabilities was an increase of $415 and was considerably more of an increase, $570, for those on the program 3 years at the time of the last record than for those on 1 year, $359, or those on 2 years, $355.

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Table 95. LIABILITIES AT TIME OF FIRST NR LOAN AND CHANGE IN LIABILITIES: Number of borrowers classified by liabilities at time of first standard loan and by change in liabilities from time of first standard loan to time of last record after entry on standard NR program

Liabilities at time of first standard loan	Total borrowers	Borrowers by change in liabilities: $1,000 or more	-$999 to -$500	-$499 to -$250	-$249 to -$125	-$124 to -$1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	134	—	—	—	—	—	22	11	24	45	21	6	8
$1 to $124	96	—	—	—	—	6	11	10	13	38	13	3	1
$125 to $249	68	—	—	—	—	5	6	8	16	24	8	2	1
$250 to $499	76	—	—	1	3	7	15	8	17	17	6	1	—
$500 to $749	55	—	3	4	2	5	5	6	3	14	7	4	—
$750 to $999	37	—	2	3	1	1	3	4	8	7	5	3	—
$1,000 to $1,499	42	1	4	4	3	1	2	5	6	9	7	1	—
$1,500 to $1,999	18	—	3	2	—	1	1	1	1	3	6	—	—
$2,000 to $2,999	40	6	5	3	1	2	1	2	5	11	3	1	—
$3,000 to $4,999	40	13	4	1	1	2	1	3	3	7	5	—	—
$5,000 and over	38	12	4	—	4	1	2	2	5	2	5	1	—
Unknown	6	—	—	—	—	—	—	—	—	—	—	—	3
Total 1/	646	32	25	18	15	31	69	60	100	177	84	21	14

1/ Exclusive of 433 borrowers with no record after entry on NR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Generally, the larger the amount of liabilities at the time of the first loan, the larger was the proportion with decreases in liabilities by the time of the last record. Forty seven percent of the borrowers with indebtedness of $1,500 or more had a decrease in debts [illegible] only 16 percent of those with indebt

Table 94.--LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities as a percentage of assets at time of first standard RR loan, by period of first standard loan

Liabilities as percentage of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
No liabilities	236	22.3	27.4	17.3	10.8
Less than 20	204	19.3	19.8	14.7	22.0
20.0 to 39.9	180	17.0	14.2	16.8	26.4
40.0 to 59.9	174	16.5	16.6	14.7	17.6
60.0 to 79.9	117	11.1	10.1	15.7	9.8
80.0 to 99.9	68	6.4	5.3	9.6	6.9
100.0 to 119.9	21	2.0	1.7	3.6	1.5
120.0 to 139.9	6	0.6	0.5	1.0	0.5
140.0 to 159.9	15	1.4	1.2	1.0	2.5
160.0 to 199.9	10	0.9	0.9	2.0	—
200.0 and over	26	2.5	2.3	3.6	2.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,057		656	197	204
Number not reporting	22		10	4	8

Over one-fifth, 22 percent, of the borrowers reported no liabilities at the time of their first standard loan; the proportion decreased as the program continued, being 27, 17, and 11 percent of the borrowers accepted on the program in the first, second, and third periods, respectively. For over one-third more of all the borrowers, the liabilities reported amounted to less than 40 percent of all the assets reported.

About 1 borrower in 14 had liabilities which equalled or exceeded assets; the percentages were 7, 11, and 6 in the 3 respective periods.

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Table 96.--ASSETS AND LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number of borrowers classified by value of assets and by liabilities as a percentage of assets at time of first standard RR loan

Value of assets at time of first standard loan	Total borrowers	Liabilities as percentage of assets at time of first standard loan: No liabilities	Less than 20	20.0 to 39.9	40.0 to 59.9	60.0 to 79.9	80.0 to 99.9	100.0 to 119.9	120.0 to 139.9	140.0 to 159.9	160.0 to 199.9	200.0 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Less than $125	118	71	8	6	6	2	1	1	---	2	2	13	1
$125 to $249	93	44	25	10	9	5	7	---	---	1	---	2	---
$250 to $499	127	43	28	19	17	9	3	2	---	3	2	3	---
$500 to $999	208	63	42	45	30	16	9	5	2	4	3	1	---
$1,000 to $1,499	241	14	35	37	20	17	8	4	---	1	2	3	---
$1,500 to $1,999	96	3	18	21	26	12	6	---	4	3	---	3	---
$2,000 to $2,999	71	6	20	16	9	9	7	1	---	---	1	1	---
$3,000 to $3,999	35	---	14	4	7	6	2	2	---	---	---	---	---
$4,000 to $5,999	66	3	15	9	17	14	4	4	---	---	---	---	---
$6,000 to $9,999	70	---	6	9	26	18	8	1	---	---	---	---	---
$10,000 and over	38	---	3	4	7	9	13	1	---	1	---	---	---
Unknown	21	---	---	---	---	---	---	---	---	---	---	---	21
Total	1,079	256	204	180	174	117	68	21	6	15	10	26	22

Note: A comparable table is also available for each of the 3 periods of first standard loan.

The smaller the amount of assets, the larger was the proportion of borrowers who had no liabilities.

Table 96.-NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard RR loans authorized before February 28, 1939, by period of first standard loan

Number of standard loans authorized	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
1	493	45.6	42.3	37.3	64.1
2	246	22.8	20.0	31.8	23.1
3	169	15.7	16.8	17.4	10.4
4	74	6.9	9.2	4.0	1.9
5	57	5.3	6.3	7.0	0.5
6 or more	40	3.7	5.3	2.5	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,079		666	201	212

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-tabulation of number of standard loans authorized and periods during which grants were received.

Forty-six percent of all borrowers received only 1 loan. Another 23 percent received 2 loans. Nearly one-sixth of all borrowers received 4 or more loans. Of the borrowers who entered the program during the first period, 58 percent received more than 1 loan by February 1939. Over one-third, 36 percent, of the borrowers receiving their first standard loan between March 1938 and February 1939 obtained 2 or more loans during the 12-month period and over 2 percent were authorized 4 or more loans.

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Table 97.--TENURE STATUS YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan									
			One loan				Two or more loans					
				First loan between					First loan between			
				3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Full owner	175	16.7	21.9	24.3	21.6	17.3	12.2	12.1	13.8	10.0	
Part owner 2/	87	8.3	7.7	8.1	6.4	8.3	8.7	10.0	8.1	2.9	
Tenant	507	48.2	42.7	40.1	39.2	49.8	58.0	48.6	57.8	68.5	
Cropper	39	3.7	4.8	4.3	5.4	4.5	2.8	2.9	0.8	8.7	
Share or unpaid farm laborer	65	6.2	7.7	8.1	13.5	9.8	4.9	4.2	8.1	2.9	
Nonfarm	178	16.9	15.2	17.6	14.9	10.5	18.4	22.2	11.4	10.0	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	1,051		479	272	74	133	572	379	123	70	
Number not reporting	28		14	10	1	3	14	5	5	6	

1/ Tenure status is that held during major part of crop year before first standard RR loan.
2/ A part owner rents part and owns part of the farm operated.

Borrowers who were farm owners or farm laborers during the year before their first loan were more likely than were tenants to receive only 1 loan by February 28, 1939.

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Table 98.--SIZE OF FARM YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

Acres in farm year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan								
			One loan				Two or more loans			
				First loan between				First loan between		
				3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39		3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
0	236	22.8	22.1	21.9	28.3	19.5	23.3	26.7	20.0	11.8
Less than 20	41	3.9	6.5	9.3	4.1	2.3	1.8	2.1	1.7	---
20 to 49	65	6.3	8.0	7.8	6.8	9.0	4.8	5.6	2.5	4.4
50 to 99	82	7.9	9.4	12.2	6.8	5.3	6.6	7.2	5.5	8.8
100 to 174	161	15.5	13.6	12.2	14.8	15.8	17.1	13.9	20.0	29.4
175 to 259	86	8.3	7.8	7.0	6.8	8.8	8.7	8.5	7.5	11.8
260 to 499	212	20.4	19.1	21.1	10.8	19.5	21.5	20.8	25.0	19.1
500 to 999	128	12.3	10.1	7.0	17.6	12.0	14.2	13.3	19.2	10.3
1,000 and over	27	2.6	3.4	1.5	4.1	6.8	2.0	1.9	0.8	4.4
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	1,040		477	270	74	153	563	375	120	68
Number not reporting	39		16	12	1	3	23	9	6	8

Although there was some tendency for borrowers with farms under 50 acres to be more likely to receive only 1 loan than to receive 2 or more loans, in general there was no consistent relationship between size of farm and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.

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Table 99.-CASH RECEIPTS YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers by number of standard loans and by period of first loan								
			One loan				Two or more loans				
				First loan between				First loan between			
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
$0	32	3.3	4.6	5.4	5.6	1.6	2.2	2.6	2.6	1.4
$1 to $124	63	6.5	6.6	7.3	11.1	2.3	6.5	8.9	2.6	1.4
$125 to $249	154	15.9	15.6	19.9	13.9	7.7	16.2	18.3	14.4	8.6
$250 to $374	178	18.4	16.0	18.5	20.8	9.2	20.5	23.1	21.2	5.7
$375 to $499	98	10.1	11.0	12.3	6.9	10.8	9.5	9.1	8.5	11.4
$500 to $749	179	18.5	16.5	13.5	18.1	21.6	20.4	18.6	23.8	24.4
$750 to $999	113	11.7	12.8	10.4	8.3	20.0	10.8	10.6	8.6	14.3
$1,000 to $1,499	83	8.6	8.2	6.5	5.6	13.8	8.9	5.4	12.7	21.4
$1,500 to $1,999	39	4.0	5.2	3.5	8.3	6.2	3.0	1.7	4.2	7.1
$2,000 to $2,499	11	1.2	0.9	0.4	---	2.3	1.3	1.1	---	4.3
$2,500 and over	17	1.8	2.8	2.3	1.4	4.6	0.7	0.6	1.7	---
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	967		447	251	70	126	520	338	114	68
Number not reporting	112		45	31	5	10	66	46	12	8

There was no consistent relationship between the amount of total cash receipts during the year be the first loan and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.

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Table 100.-FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan							
			One loan				Two or more loans			
				First loan between				First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
No farm receipts	275	26.8	26.5	27.2	30.2	18.5	28.0	30.9	26.7	14.8
Less than 10	17	1.7	2.1	3.0	2.7	---	1.2	0.5	3.3	1.5
10.0 to 19.9	25	2.4	2.8	3.0	2.7	2.3	2.1	2.1	1.7	2.9
20.0 to 29.9	28	2.7	2.1	1.9	2.7	2.3	3.2	2.9	4.2	2.9
30.0 to 39.9	22	2.1	3.6	4.2	4.1	2.3	0.9	0.8	0.8	1.5
40.0 to 49.9	24	2.3	2.1	1.5	4.1	2.3	2.5	2.7	0.8	4.4
50.0 to 59.9	25	2.4	1.9	1.1	1.4	3.8	2.9	2.4	4.2	2.9
60.0 to 69.9	29	2.8	3.2	2.6	4.1	3.8	2.5	2.7	1.7	2.9
70.0 to 79.9	31	3.0	3.2	1.9	4.1	5.4	2.9	1.8	5.8	2.9
80.0 to 89.9	54	5.2	3.8	1.9	2.7	8.5	6.4	6.4	7.5	4.4
90.0 to 100.0	499	48.6	49.6	51.7	41.2	50.8	47.4	46.7	45.3	68.9
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	1,029		468	265	73	130	561	373	120	68
Number not reporting	50		25	17	2	6	25	11	6	8

There was no consistent relationship between the proportion of the total cash receipts derived from the farm and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.

Table 101.-NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN AND NUMBER OF LOANS: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by number of standard loans authorized and by period of first standard loan

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan								
			One loan				Two or more loans				
				First loan between				First loan between			
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$500 or more	41	3.9	2.7	1.8	6.8	2.3	4.9	4.5	5.6	5.9
-$499 to -$1	69	6.5	6.2	4.0	11.0	8.3	6.8	7.1	8.1	2.9
$0 to $124	155	14.7	13.9	18.6	11.3	6.0	15.4	16.3	16.3	10.3
$125 to $249	148	14.0	12.4	12.0	8.2	15.8	15.4	18.8	12.1	13.2
$250 to $499	192	18.2	18.5	17.4	20.5	19.5	18.0	16.8	23.4	14.7
$500 to $999	261	24.7	24.1	25.3	24.7	18.8	25.3	25.5	21.8	30.9
$1,000 to $1,499	106	10.0	13.1	10.9	12.3	18.0	7.3	5.0	9.7	16.2
$1,500 to $1,999	48	4.6	4.8	5.1	1.4	6.0	4.4	4.5	4.0	4.4
$2,000 to $2,999	26	2.5	2.9	2.9	2.7	3.0	2.1	2.9	---	1.5
$3,000 to $4,999	6	0.6	1.0	0.7	1.4	1.5	0.2	0.3	---	---
$5,000 and over	3	0.3	0.4	0.4	---	0.8	0.2	0.3	---	---
Total	XIX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	1,064		482	276	73	133	572	380	124	68
Number not reporting	25		11	6	2	3	14	4	2	8

There was a slight tendency for borrowers with a net worth of $1,000 or over to be more likely to receive 1 than to receive 2 or more standard loans; for borrowers with less than $1,000 net worth, there was no consistent relationship between the amount of net worth and the number of standard loans received.

Table 102.-SIZE OF LOANS: Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan 1/

Total amount of all loans received from FSA	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0 2/	---	---	---	---	---
$1 to $124	32	3.0	3.0	2.5	3.3
$125 to $249	99	9.2	8.7	12.4	7.5
$250 to $499	224	20.7	19.1	17.9	28.7
$500 to $749	228	21.1	20.8	18.9	24.1
$750 to $999	185	17.1	18.3	15.4	15.1
$1,000 to $1,499	208	19.3	19.4	22.9	15.1
$1,500 to $1,999	71	6.6	7.4	7.0	3.8
$2,000 to $2,999	30	2.8	2.9	3.0	2.4
$3,000 to $3,999	1	0.1	0.2	---	---
$4,000 to $4,999	1	0.1	0.2	---	---
$5,000 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Total reporting	1,079		666	201	212
Median amount of loan	$702		$730	$727	$608

1/ Amount received from beginning of period of first standard loan through February 28, 1939.
2/ Loan authorized but not received by February 28, 1939.
Note: A comparable table is also available for each Area in the Region.

The median amount of all loans received by borrowers from FSA by February 28, 1939 was $702. The medians were $730, $727, and $608 for first-, second-, and third-period borrowers, respectively. First- and second-period borrowers did not differ much in the amount of loans received. Thirty-one percent, 33 percent, and 40 percent of the first-, second-, and third-period borrowers, respectively, received loans totaling less than $500.

Thirty percent, 33 percent, and 21 percent of the borrowers in these same periods received $1,000 or more.

Table 103.--SIZE OF LOANS: Number and percentage of standard FSA borrowers classified by total amount of all loans received from FSA, by Areas 1/

Total amount of all loans received from FSA	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
$0 2/	—	—	—	—	—
$1 to $124	32	3.0	4.6	0.4	1.9
$125 to $249	99	9.2	10.7	3.1	11.8
$250 to $499	224	20.7	22.2	13.0	25.1
$500 to $749	228	21.1	20.3	18.1	25.8
$750 to $999	185	17.1	18.9	16.5	14.1
$1,000 to $1,499	208	19.3	16.9	30.8	19.3
$1,500 to $1,999	71	6.6	4.1	13.0	5.7
$2,000 to $2,999	30	2.8	2.1	4.7	2.3
$3,000 to $3,999	1	0.1	0.2	—	—
$4,000 to $4,999	1	0.1	—	0.4	—
$5,000 and over	—	—	—	—	—
Total	XXX	100.0	100.0	100.0	100.0
Total reporting	1,079		562	254	263
Median amount of loan	$702		$654	$982	$608

1/ Amount received from beginning of period of first standard loan through February 28, 1939.
2/ Loan authorized but not received by February 28, 1939.

The C-K-O Area had the largest proportion of borrowers, 49 percent, who received loans totaling $1,000 or more by February 28, 1939; only 23 percent of the Texas borrowers and 21 percent of those in New Mexico received such large loans. Conversely, only 16 percent of the C-K-O Area borrowers received loans of less than $500, in comparison with 38 percent of the Texas and 39 percent of the New Mexico borrowers. The medians were $982, $654, and $608 in the C-K-O Area, Texas, and New Mexico, respectively.

Table 104.--TYPE OF LOANS: Percentage of standard loan RR borrowers receiving specified types of loans from FSA, by period of first standard loan 1/

Type of loan	Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Percent	Percent	Percent
Standard	100.0	100.0	100.0
Emergency	2.9	2.5	0.5
Cooperative and community service	0.5	2.5	1.8
Total number of borrowers	666	201	212

1/ Exclusive of emergency or cooperative and community service loans received before period of first standard loan.

Note: A comparable table is also available for each Area in the Region.

Less than 3 percent of the borrowers who entered the RR program during any period received either emergency loans or cooperative and community-service loans before February 28, 1939. The percentage who received emergency loans decreased from period to period.

Tables 105, 106, and 107

Table 105

Current farm operating expenses accounted for 38 percent of all the money loaned; nearly as much, 37 percent, was loaned for capital goods, primarily livestock. Twelve percent was loaned for family expenses; another 9 percent was accounted for by loans for debt settlement and refinancing. More money went for capital goods than for any other purpose during the year of the initial loan. Loans for family expenses were more important for first-period borrowers than for second- or third-period borrowers, while debt settlement and refinancing was a much more important purpose for the second- and third- than for first-period borrowers. In the years of supplemental loans, over one-half of the money went for current farm operating expenses.

Nine percent of all the money was loaned for machinery and equipment, 1 of the 3 classifications of capital goods.

Table 106

About 3 dollars out of every 4 loaned in each of the 3 Areas went for capital goods and current farm operating expenses. Capital goods was the leading purpose of loan in Texas and New Mexico, and loans for current farm operating expenses were most important in the C-K-O Area. Loans for current farm operating expenses were nearly as important in Texas as loans for capital goods. Debt settlement and refinancing was more important in the C-K-O Area than in New Mexico and Texas, and improvement and maintenance of land and buildings was more important in New Mexico than in the other 2 Areas. Loans for family expenses were less important in the C-K-O Area than in the other 2 Areas.

Table 107

Ninety-three percent of all borrowers received loans for current farm operating expenses and 87 percent for some form of capital goods. Eighty-two percent received loans for livestock and poultry, 74 percent for family expenses, 48 percent for machinery and equipment, 36 percent for debt settlement and refinancing, 18 percent for current farm nonoperating expenses, and 14 percent for improvement and maintenance of land and buildings.

The proportion of borrowers loaned money for machinery and equipment, improvement and maintenance of land and buildings, current farm nonoperating expenses, and current farm operating expenses was larger for first- than for second-period borrowers and larger for second- than for the third-period group. More than 8 out of 10 of the first-period borrowers received loans for family expenses as compared with less than 6 out of 10 of the second- and third-period borrowers.

Following the first year on the RR program, borrowers most frequently were authorized additional loans for current farm operating expenses, livestock, or family expenses. Two-fifths of the first-period borrowers received a loan during their second year on RR and nearly one-third received a loan during their third year on the program. Over one-half of the second-period borrowers received a supplemental loan during their second year on RR.

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Region III

Table 103.--AMOUNT OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans authorized to borrowers by FSA, classified by major purposes and by period of first standard RR loan, by specified year during which loans were authorized

Purposes for which loans were authorized	Total borrowers		Borrowers receiving first standard loan between 3/1/36-2/28/37				3/1/37-2/28/38			3/1/38-2/28/39
				Specified year of loan			Specified year of loan			Specified year of loan
			Total	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	Total	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	Total (3/1/38-2/28/39)
	Dollars	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Capital goods	323,948	37.4	35.4	39.3	19.8	29.0	38.7	40.2	35.0	43.6
Machinery and equipment	76,319	8.8	8.0	8.0	3.3	7.2	9.2	8.1	11.7	11.4
Livestock and poultry	232,665	26.9	25.4	28.1	15.1	20.5	28.5	31.4	21.6	30.6
Improvement of land and buildings	14,939	1.7	2.0	2.2	1.4	1.3	1.0	0.7	1.7	1.6
Current farm nonoperating expenses 1/	15,226	1.8	1.9	1.8	0.8	3.5	1.5	0.6	3.5	1.7
Current farm operating expenses	326,796	37.8	40.8	35.0	62.3	52.2	36.9	29.5	51.2	28.5
Debt settlement and refinancing	80,137	9.3	4.6	4.5	5.2	4.5	17.8	23.0	5.1	17.0
Family expenses	106,394	12.3	15.6	17.4	10.9	10.4	5.7	5.9	5.2	7.6
All other 2/	12,450	1.4	1.7	2.0	1.0	0.4	0.8	0.8	*	1.6
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total amount	864,846		546,324	405,686	78,630	67,008	166,232	116,372	49,860	152,390

* Less than 0.05 percent.

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each Area in the Region.

(S-EHC)

Table 106.--AMOUNT OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans authorized to standard loan RR borrowers by FSA, classified by major purposes, by Areas

Purposes for which loans were authorized	Total amount of loans		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Dollars	Percent	Percent	Percent	Percent
Capital goods	323,943	37.4	37.3	32.5	44.9
Machinery and equipment	76,319	8.8	8.5	8.6	9.9
Livestock and poultry	232,685	26.9	28.4	23.2	28.9
Improvement of land and buildings	14,939	1.7	0.4	0.7	6.1
Current farm non-operating expenses 1/	15,226	1.8	0.6	1.6	4.5
Current farm operating expenses	326,796	37.8	36.1	44.5	31.8
Debt settlement and refinancing	80,137	9.3	8.6	14.5	3.2
Family expenses	106,394	12.3	15.5	6.4	13.8
All other 2/	12,450	1.4	1.9	0.5	1.8
Total	XXX	100.0	100.0	100.0	100.0
Total amount	864,946		408,676	269,202	187,068

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Table 107 -BORROWERS AUTHORIZED LOANS FOR MAJOR PURPOSES: Number and percentage of borrowers to whom loans were authorized by FSA for major purposes, by period of first standard RR loan and by specified year during which loans were authorized

Purposes for which loans were authorized	Total borrowers		Borrowers receiving first standard loan between 3/1/36-2/28/37				3/1/37-2/28/38			3/1/38-2/28/39
			Specified year of loan				Specified year of loan			Specified year of loan
			Total	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	Total	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	Total (3/1/38-2/28/39)
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Capital goods	934	86.6	82.9	85.4	17.0	16.7	79.1	69.2	36.8	86.3
Machinery and equipment	516	47.8	51.6	46.1	6.6	6.7	44.3	33.8	15.9	39.6
Livestock and poultry	882	81.7	83.8	79.7	14.6	13.7	75.1	66.2	32.8	81.6
Improvement of land and buildings	153	14.2	16.5	14.4	1.7	1.7	11.4	5.0	6.5	9.4
Current farm nonoperating expenses 1/	189	17.5	19.7	16.4	2.1	3.8	16.4	8.5	10.4	11.8
Current farm operating expenses	1,002	92.9	95.6	94.8	39.8	27.5	90.0	84.6	51.2	86.8
Debt settlement and refinancing	410	38.0	38.3	33.2	4.2	4.1	36.8	31.3	6.5	38.2
Family expenses	800	74.1	83.9	82.6	16.7	13.7	66.7	47.8	23.9	59.9
All other 2/	199	18.4	26.3	25.4	3.8	0.9	6.5	6.0	0.5	5.2
Unduplicated percent 3/	XXX	100.0	100.0	100.0	41.3	31.5	100.0	100.0	54.7	100.0
Total number of borrowers	1,079		668				201			212

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.
3/ Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each Area in the Region.

Table 108.--BORROWERS AUTHORIZED LOANS FOR MAJOR PURPOSES: Number and percentage of standard loan RE borrowers to whom loans were authorized by FSA for major purposes, by Areas

Purposes for which loans were authorized	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
Capital goods	934	86.6	81.9	91.7	91.6
Machinery and equipment	516	47.8	42.9	46.5	59.7
Livestock and poultry	882	81.7	79.2	86.6	82.5
Improvement of land and buildings	153	14.2	4.8	16.5	31.9
Current farm non-operating expenses 1/	189	17.5	5.9	25.2	35.0
Current farm operating expenses	1,002	92.9	93.1	95.6	90.1
Debt settlement and refinancing	410	38.0	44.1	40.6	22.4
Family expenses	800	74.1	80.8	60.6	73.0
All other 2/	199	18.4	23.3	9.8	16.3
Unduplicated percent 3/	XXX	100.0	100.0	100.0	100.0
Total number of borrowers	1,079		562	254	263

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.
3/ Percentage for each item within Areas is based upon total number of borrowers in the Area; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Better than 9 borrowers out of 10 received loans for current farm operating expenses in each of the Areas. Texas had the largest proportion of borrowers who received loans for family expenses and debt settlement, while the C-K-O Area had the smallest percentage who received loans for family expenses and New Mexico had the smallest percentage to whom loans were made for debt settlement.

Texas had about 10 percent fewer borrowers who received loans for some form of capital goods than did the other 2 Areas. Livestock loans were made somewhat more frequently in the C-K-O Area than in the other Areas, but loans for improvement and maintenance of land and buildings and for current farm nonoperating expenses were most frequent in New Mexico, the Area having the largest percentage of farm owners.

Table 109.-AVERAGE AMOUNT OF LOANS FOR MAJOR PURPOSES: Average amount of loans authorized by FSA to standard loan RR borrowers for major purposes from beginning of period of first standard loan through February 28, 1939, by period of first standard loan 1/

Purposes for which loans were authorized	Average amount authorized to borrowers receiving first standard loan between 3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Dollars	Dollars	Dollars
Capital goods	326	455	362
Machinery and equipment	127	172	207
Livestock and poultry	248	354	270
Improvement of land and buildings	99	71	124
Current farm non-operating expenses 2/	78	73	102
Current farm operating expenses	351	500	236
Debt settlement and refinancing	96	496	319
Family expenses	153	83	92
All other 3/	52	72	227
Total	840	827	719

1/ Averages are based upon the number of borrowers authorized loans for the specified purposes.
2/ Includes current rent, taxes, interest, recording fees, etc.
3/ Includes loans for which the purposes were not known or were not otherwise classifiable.
Note: A comparable table is also available for each Area in the Region.

The average amount loaned for current farm operating expenses and family expenses was more for first-period than for second-, or third-period borrowers, although the amount loaned for current farm operating expenses was almost as large for second-period as for first-period borrowers. Loans for all forms of capital goods combined and for debt settlement and refinancing averaged more for second-period borrowers than for the others. First-period borrowers received less than one-third as much for debt settlement as second- and third-period borrowers.

Table 116.--BORROWERS AUTHORIZED LOANS FOR SPECIFIED CAPITAL GOODS: Number and percentage of standard loan RE borrowers to whom loans were authorized by FSA for specified types of capital goods, by Areas 1/

Types of capital goods for which loans were authorized	Total borrowers		Borrowers' Area of residence at time of first standard loan		
			Texas	C-K-O	New Mexico
	Number	Percent	Percent	Percent	Percent
Cattle	553	51.2	48.9	55.9	52.7
Hogs	454	42.1	42.5	42.5	40.7
Poultry	480	44.5	37.7	56.3	47.5
Workstock	450	41.7	45.2	29.1	46.4
Tractors	63	5.8	5.9	11.8	---
Both tractors and workstock 2/	8	0.7	1.2	0.4	---
Total number of borrowers 3/	1,079		562	263	254

1/ The percentage of borrowers authorized loans for each of the specified types of capital goods is under-reported to some extent because some borrowers were known to have been authorized loans for livestock or for machinery, although the type of livestock or machinery was not specified or was not classifiable into the specified types.

2/ Data for "both workstock and tractors" are also included in the data for "workstock" and for "tractors", each considered separately.

3/ Percentage for each item within Areas is based upon total number of borrowers in the Area.

Note: The total and average amount authorized to borrowers is also available for each of the purposes and Areas designated in this table.

Over half, 51 percent, of the borrowers received loans to buy cattle, 44 percent to buy poultry, 42 percent to buy workstock, 42 percent to buy hogs, and 6 percent to buy tractors. The percentage of borrowers who received loans for cattle, poultry, and tractors was highest in the C-K-O Area, which also had the smallest percentage of borrowers loaned money for workstock.

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Table III - AMOUNT OF LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Total amount and percentage of loans authorized to borrowers by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Total amount of loans		Borrowers receiving first standard loan between 3/1/36-2/28/37					3/1/37-2/28/38			3/1/38-2/28/39
				Specified year of loan				Specified year of loan			Specified year of loan
				First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)		First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)		Total (3/1/38-2/28/39)
	Dollars	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent		Percent
Seed and feed	145,377	44.4	47.6	51.9	52.7	23.3	42.0	50.6	30.5		32.0
Fertilizer and lime	600	0.2	0.3	0.3	0.4	0.1	*	0.1	---		---
Labor	14,104	4.3	4.7	5.0	3.3	5.4	3.3	4.0	2.3		3.5
Gas, oil, and grease	92,850	28.3	27.3	24.6	28.0	37.6	31.2	25.8	38.6		28.9
Other current expenses	74,365	22.8	20.1	18.2	16.6	33.7	23.5	19.5	28.7		35.6
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0
Total amount	326,796		223,481	141,373	47,067	35,041	59,858	34,299	25,539		43,477

* Less than 0.05 percent.

1/ The percentage authorized for seed and feed, fertilizer and lime, gas, oil, and grease, and labor is under reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses, although the type of expense was not specified or was not classifiable into these specified types.

Note: A comparable table is also available for each Area in the Region; the average amount authorized to borrowers is also available for each of the purposes and periods designated in this table and for the comparable Area tables.

Of the amount loaned for current farm operating expenses, seed and feed constituted the largest single item, 44 percent. Twenty-eight percent of the money loaned went for gas, oil, and grease and only 4 percent for labor.

Table 112.--BORROWERS (UNDUPLICATED) LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES. Percentage of borrowers to whom loans were authorized by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Borrowers receiving first standard loan between 3/1/36-2/28/37			3/1/37-2/28/38		3/1/38-2/28/39
	Specified year of loan			Specified year of loan		Specified year of loan
	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	First (3/1/38-2/28/39)
	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed	87.5	35.3	19.5	72.6	40.8	71.2
Fertilizer and lime	2.0	0.3	0.2	0.3	---	---
Labor	11.0	2.9	1.9	7.1	5.0	9.0
Gas, oil, and grease	39.2	16.2	14.8	25.1	22.9	30.6
Unduplicated percent who received loans for any current farm operating expenses 2/	94.6	39.8	37.5	84.6	51.2	85.8

1/ The percentage of borrowers authorized loans for seed and feed, fertilizer and lime, gas, oil, and grease, and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified types.

2/ Includes borrowers who were authorized loans for other current farm operating expenses than those specified. Percentage for each item within each period of first standard loan is based upon total number of borrowers in the periods in each column; borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Of the first-period borrowers, 88 percent received loans for feed and seed during their first year on the RR program, 35 percent during the second, and 20 percent during the third year. Close to two-fifths of the first-, second-, and third-period borrowers received loans for gas and oil during their first year on RR. Relatively few borrowers received loans for labor or for fertilizer.

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Table 113.--AMOUNT OF LOANS FOR FAMILY EXPENSES: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first standard RR loan 1/

Amount of loans authorized by FSA for family expenses	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	282	26.1	16.0	44.2	40.6
$1 to $24	49	4.5	2.7	6.5	8.5
$25 to $49	81	7.5	6.8	10.9	6.6
$50 to $74	130	12.0	12.1	10.9	12.7
$75 to $99	92	8.5	9.5	6.0	8.0
$100 to $124	106	9.8	10.6	8.5	8.5
$125 to $149	69	6.4	7.3	3.0	4.2
$150 to $174	62	5.7	7.1	1.0	1.8
$175 to $199	40	3.7	4.5	1.0	2.8
$200 to $249	71	6.6	9.2	2.5	2.4
$250 to $299	46	4.3	6.0	1.5	1.4
$300 and over	52	4.8	7.7	---	0.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,079		666	201	212

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Although 74 percent of the borrowers were loaned money for family expenses, the amounts loan lwere small. Sixteen percent received loans of $200 or more, but the majority receiving this much were first-period borrowers. Over one-fourth of all borrowers received from $100 to $200 and one-third received up to $100 for family expenses. More of the first-period borrowers than of the second- and third-period group were loaned money for family expenses.

Table 114.—[illegible]: Number and percentage [illegible] classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard [illegible] loan 1/

Amount originally scheduled to be repaid before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
$0	62	5.7	---	1.5	27.8
$1 to $62	9	0.8	0.9	0.5	0.9
$63 to $124	54	[illegible]	[illegible]	[illegible]	[illegible]
$125 to $249	192	17.6	10.2	27.3	31.6
$250 to $374	165	15.3	13.4	21.9	41.1
$375 to $499	137	12.7	12.8	18.4	7.1
$500 to $749	193	17.9	22.6	17.9	2.8
$750 to $999	132	12.2	18.4	4.0	0.5
$1,000 to $1,499	104	9.7	14.7	3.0	---
$1,500 to $1,999	27	2.5	4.1	---	---
$2,000 to $2,499	4	0.4	0.6	---	---
$2,500 and over	---	---	---	---	---
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	1,072		466	301	[illegible]

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all borrowers on the program 1 year or longer were originally scheduled to make repayments by February 1939, and that only 26 percent of those on the program less than 1 year were not scheduled to make repayments by that date. In using this table, it should be kept in mind that the data do not make allowance for any adjustments or revisions of the original repayment schedule.

Table 115.--ADMINISTRATIVE [illegible]: Total and percentages of borrowers classified by repayments made before February 26, 1939, by period of first standard RR loan 1/

Repayments made before 2/26/39	Total borrowers		Borrowers receiving first standard loan between		
			7/1/35-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	137	28.3	11.0	17.4	42.7
$1 to $62	50	9.1	9.3	12.4	2.9
$63 to $124	123	14.4	10.4	13.4	11.8
$125 to $249	214	18.8	17.2	24.4	23.2
$250 to $374	145	13.4	13.0	17.9	10.4
$375 to $499	104	10.0	12.8	5.6	5.7
$500 to $749	133	12.1	14.8	7.0	2.9
$750 to $999	44	4.1	6.2	1.5	---
$1,000 to $1,499	25	2.7	4.1	0.5	0.5
$1,500 to $1,999	2	0.2	0.3	---	---
$2,000 to $2,499	---	---	---	---	---
$2,500 and over	1	0.1	0.2	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,079		666	201	212

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard, in an earlier period.

This table, studied in conjunction with table 114, shows that 94 percent of the borrowers were scheduled to make repayments before February 26, 1939 and that 52 percent actually did make repayments. For all 3 groups - first-, second-, and third-period borrowers - fewer than were expected made repayments. Sixty percent of the borrowers beginning on RR during the first period were originally scheduled to repay at least $500 by the end of the third period, but only 26 percent repaid as much as $500. Corresponding percentages of borrowers who began in the second period were 25 and 9 percent, and for borrowers accepted in the last period were 3 and 4 percent.

Table 116. REPAYMENTS SCHEDULED AND REPAYMENTS MADE: Number of standard RR borrowers classified by amount originally scheduled to be repaid before February 28, 1959 and by repayments made before February 28, 1959

Amount originally scheduled to be repaid before 2/28/59 1/	Total borrowers	Total repayments made before 2/28/59 2/: $0	$1 to $62	$63 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $749	$750 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 and over
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	62	54	2	5	2	---	---	1	---	---	---	---	---
$1 to $62	9	2	5	1	---	---	1	---	---	---	---	---	---
$63 to $124	54	17	5	26	5	1	---	---	---	---	---	---	---
$125 to $249	192	28	27	29	61	14	9	5	1	---	---	---	---
$250 to $374	165	26	19	13	37	50	10	9	1	---	---	---	---
$375 to $499	137	20	13	9	27	25	30	12	1	---	---	---	---
$500 to $749	193	27	14	18	27	26	23	50	7	2	---	---	---
$750 to $999	132	12	5	12	15	15	20	20	25	8	---	---	---
$1,000 to $1,499	104	8	7	8	16	9	14	20	7	15	---	---	---
$1,500 to $1,999	27	2	1	2	2	6	1	5	2	4	2	---	---
$2,000 to $2,499	4	1	---	---	2	---	---	---	---	---	---	---	1
$2,500 and over	---	---	---	---	---	---	---	---	---	---	---	---	---
Total	1,079	197	98	121	214	145	108	120	44	29	2	---	1

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving loan other than standard in an earlier period.

2/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

Note: A comparable table is also available for each of the three periods of first standard loan.

This table shows that usually the repayments made varied from the original schedule; they were some-

Tables 117, 118, and 119

Over two-fifths, 44 percent, of all the borrowers had their loans renewed before February 28, 1939. Eighteen percent of the group receiving the first standard loan during 1938-39 had their loans renewed before they completed 1 year on the RC program. Two-fifths, 41 percent, of those receiving their first standard loan during 1937-38 and over half, 53 percent, of those receiving the first loan during 1936-37 had their loans renewed by February 28, 1939. Borrowers whose loans were not renewed generally had a better repayment record than those whose loans were renewed.

Tables 117, 118, and 119 must be used with caution, because the repayment schedules refer to the original and not to the revised schedules. In addition, repayments include interest but the scheduled repayments do not.

Thirteen percent of the borrowers had scheduled repayments but made no repayments prior to February 28, 1939. Over one-third, 36 percent, did as good or better on repayments than originally planned; nearly 1 percent made repayments who were not scheduled to do so until after February 1939, 20 percent repaid about as much or more than originally scheduled, and 5 percent were not scheduled to make repayments and made none. About 29 percent of the first-period, 34 percent of the second-period, and 56 percent of the third-period borrowers did as well or better than originally scheduled.

Tables 118 and 119, considered together, show that the borrowers in Texas came closest to repaying an amount equal to the scheduled repayments, repaying 64 percent of the total amount originally scheduled to be repaid by February 28, 1939, while the borrowers in the O-K-O Area had the poorest record, repaying 33 percent. New Mexico borrowers repaid 49 percent of the amount first scheduled. For the Region the percentages repaid were 50, 54, and 77 for first-, second-, and third-period borrowers, respectively. A little better than half as much, 52 percent, was repaid as originally scheduled before February 28, 1939.

Table 117.—NUMBERS AND PERCENTAGES OF SEASONAL BORROWERS [illegible] Number and percentage of borrowers classified by extensions of scheduled repayments made before February 28, 1939 and by whether or not loans were renewed or extended before February 28, 1939, by period of first standard SE loan 1/

Percentage of scheduled repayments made before 2/28/39	Total borrowers	Borrowers receiving first standard loan between 7/1/36-6/30/37			7/1/37-6/30/38			7/1/38-6/30/39		
		Total	Re-newed	Not re-newed	Total	Re-newed	Not re-newed	Total	Re-newed	Not re-newed
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
No repayments, but repayments scheduled	343	13.3	11.0	13.0	8.0	10.9	12.4	16.7	17.0	*	15.8
Less than 30.0	422	13.7	29.4	21.5	14.4	15.9	20.1	27.2	6.6	*	[illegible]
30.0 to 49.9	255	12.5	21.8	15.1	5.9	15.4	18.1	10.1	4.7	*	3.0
50.0 to 69.9	117	10.6	12.0	13.0	10.2	9.5	14.6	3.1	2.3	*	[illegible]
70.0 to 89.9	99	9.4	10.5	5.9	11.2	7.5	9.1	5.9	6.6	*	2.9
90.0 to 109.9	240	21.6	24.4	11.6	18.9	20.6	[illegible]	29.7	13.2	*	15.[illegible]
110.0 to 129.9	33	3.1	1.0	0.8	5.6	4.0	2.4	5.1	2.4	*	[illegible]
130.0 to 149.9	32	1.2	0.9	0.6	1.0	1.5	2.4	0.8	2.4	*	[illegible]
150.0 to 199.9	22	2.0	0.5	——	1.0	4.0	1.2	5.9	5.2	*	3.2
200.0 and over	20	1.9	0.6	0.3	1.0	2.5	1.2	3.4	3.2	*	6.[illegible]
No repayments, no repayments scheduled	54	5.0	——	——	——	0.7	——	0.8	24.9	*	[illegible]
Repayments, no repayments scheduled	8	0.7	——	——	——	1.0	——	1.7	2.6	*	[illegible]
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	*	100.0
Number reporting	1,070	646	353	293	201	67	118	212	20	*	172

* Percentage not computed on a base of fewer than 50 cases.

1/ Exclusive of repayments scheduled and repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard and in an earlier period.

Table 118.--TOTAL REPAYMENTS SCHEDULED: Total amount of loans originally scheduled to be repaid to FSA before February 28, 1939, by period of borrowers' first standard HR loan, by Areas 1/

Borrowers' Area of residence at time of first standard loan	Total amount	Amount originally scheduled to be repaid before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Dollars	Dollars	Dollars	Dollars
Texas	283,209	226,465	24,408	22,336
C-K-O	152,711	117,146	30,218	5,247
New Mexico	126,551	108,310	10,008	8,233
Total, all Areas	562,471	451,921	74,634	35,716
Total number of borrowers	1,079	666	201	212

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

(26HT)

Table 119.--TOTAL REPAYMENTS MADE: Total amount of repayments made to FSA before February 28, 1939, by period of borrowers' first standard HR loan, by Areas 1/

Borrowers' Area of residence at time of first standard loan	Total amount	Repayments made before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Dollars	Dollars	Dollars	Dollars
Texas	183,492	141,449	23,933	17,110
C-K-O	50,900	35,790	11,237	3,873
New Mexico	61,755	50,099	5,012	6,644
Total, all Areas	295,150	227,241	40,182	27,627
Total number of borrowers	1,079	666	201	212

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

(27HT)

Table 120.--[illegible] Number and percentage of borrowers classified by periods during which grants were received, between March 1, 1936 and February 28, 1939, by period of first standard RR loan

Periods during which grants were received between 3/1/36-2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
No grants	662	61.1	63.9	50.8	66.0
1936-37 only	27	2.5	3.2	1.5	1.5
1936-37; 1937-38	72	6.6	7.1	2.1	4.1
1936-37; 1937-38; 1938-39	87	7.7	3.7	7.5	14.1
1936-37; 1938-39	3	0.3	0.1	—	0.5
1937-38 only	52	4.8	4.5	10.0	1.4
1937-38; 1938-39	64	5.9	3.5	10.0	3.1
1938-39 only	114	10.6	4.7	16.9	11.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,070		644	80	312
1936-37	186	17.3	24.3	12.5	1.3
1937-38	272	25.3	21.3	1.0	9.8
1938-39	264	24.5	19.8	24.4	30.2

Note: A table is also available, for each of the 3 periods of first standard loan and for all periods combined, with a cross-tabulation of periods during which grants were received and number of standard loans authorized.

Sixty-one percent of the borrowers did not receive any grants between March 1, 1936 and February 28, 1939; this was true for 63, 51, and 66 percent of the first-, second-, and third-period borrowers, respectively. Eighteen percent received grants during only 1 year, 13 percent during 2 years, and 8 percent during all 3 years. Only 9 percent of the first-period, 2 percent of the second-, and 3 percent of the third-period borrowers received grants each of the 3 years covered by the study. During 1937-38 and 1938-39, about 1 borrower in 4 received grants as compared to 1 in 5 percent during 1936-37.

Table 121.--AMOUNT OF GRANTS: Number and percentage of borrowers classified by amount of grants received before February 28, 1939, by period of first standard SR loan 1/

Amount of grants received before 2/28/39	Total borrowers		Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	673	62.4	63.5	52.1	69.8
$1 to $24	72	6.7	4.8	9.9	9.4
$25 to $49	84	7.8	6.8	10.0	9.0
$50 to $74	51	4.7	4.5	6.5	3.8
$75 to $99	49	4.3	4.2	6.0	4.2
$100 to $149	65	6.0	6.9	6.5	2.8
$150 to $199	35	3.3	2.9	4.0	0.5
$200 to $299	22	2.1	2.3	2.5	0.5
$300 to $399	18	1.7	2.3	1.5	—
$400 to $499	6	0.5	0.9	—	—
$500 and over	2	0.2	0.3	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,075		665	201	212
Number not reporting	1		1	—	—

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of grants and amount of loans authorized for family expenses.

Sixty-two percent of the borrowers received no grants during or after the period of the first standard loan; this was true for 63, 52, and 70 percent of the first-, second-, and third-period borrowers, respectively. Ten, 9, and 1 percent of the borrowers in these respective periods received $150 or more in grants.

Table 122.--Number and percentage of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1939, by period of first standard loan

Relation of grants to repayments	Total borrowers 1/		Borrowers receiving first standard loan between	
			3/1/36-2/28/37	3/1/37-2/28/38
	Number	Percent	Percent	Percent
No grants, no repayments	170	19.6	12.5	23.4
No grants, some repayments	404	46.6	47.8	42.2
Some grants, no repayments	72	8.4	6.1	9.0
Some grants, some repayments	220	25.4	34.4	23.4
Grants as percentage of repayments				
Less than 30	92	10.5	10.5	20.9
30.0 to 49.9	32	3.6	3.0	5.5
50.0 to 69.9	22	2.4	2.9	1.0
70.0 to 89.9	19	2.2	2.0	2.0
90.0 to 109.9	6	0.7	0.6	1.0
110.0 to 129.9	4	0.5	0.5	0.5
130.0 to 149.9	2	0.2	0.2	0.5
150.0 to 199.9	9	2.0	1.2	0.5
200.0 and over	35	4.0	4.3	2.5
Total	XXX	100.0	100.0	100.0
Number reporting	867		666	201

1/ Exclusive of borrowers receiving first standard loan between 3/1/38-2/28/39.

Nearly half of the first-period and over two-fifths of the second-period borrowers made repayments but received no grants following the period of the first standard loan. One-fourth of both the first- and second-period borrowers made repayments and also received grants after their first year on the SR program. Between 8 and 9 percent received grants but made no repayments. Seven percent of the first-period and 5 percent of the second-period borrowers received grants about equal to or in excess of repayments.

Table 123.--DEBT ADJUSTMENT: Number and percentage of standard loan FR borrowers classified by type of debt adjustment service received through FSA before February 28, 1939, by period of first standard loan 1/

Type of debt adjustment	Total borrowers		Borrowers receiving first standard loan between		
			3/1/35-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
No adjustment	995	92.2	96.0	80.6	91.1
Debt reduction	72	6.6	2.9	18.9	7.5
Adjustments other than debt reduction 2/	11	1.0	1.1	0.5	1.4
Adjustments, type unknown	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,079		666	201	212

1/ Borrowers receiving debt reduction and additional type of debt adjustment are included only in the "debt reduction" classification.
2/ Includes extension of payments, interest rate reductions, etc.

Note: A comparable table is also available for each Area in the Region.

Seven percent of the borrowers had their debts reduced through FSA's debt-adjustment service. Three, 19, and 8 percent of the first-, second-, and third-period borrowers, respectively, had their debts reduced. Other forms of debt adjustment than debt reduction was reported for only 1 percent of the borrowers.

ITEMS ON PUNCH CARD
For Each Borrower Included in
Study of FSA Standard Loan RR Borrowers

This list of items on the punch card prepared for each borrower is included with this set of tabular data because it summarizes the type of information obtained from the records in the regional offices which is being used in the detailed analyses. The number entered parenthetically after the items indicates the number of classes into which each is broken down for analytical purposes.

Punch card column	Item and number of classes for each item
1	Region
2	State (or comparable area)
3	Period borrower received first standard RR loan (3)
4,5	County
6,7	Line number (case identification on transcription sheets)
8,9	Number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, in combination with period of first standard RR loan and specified last year of record (11)
10	Total amount of all loans received (12)
11	Number of standard loans authorized (6)
12*	Amount originally scheduled to be repaid (12)
13	Amount of repayments made (12)
14	Amount of grants received (12)
15	Debt reduction (2)
16*	Tenure status year before RR (7)
17*	Tenure status year of last RR record (7)
18*	Type and length of lease year before RR (9)
19*	Type and length of lease year of last RR record (9)

* Data for Region III not comparable with data for other 11 Regions

[illegible]

[illegible]

[illegible]

Punch card column	Item and number of digits for each item
1	Region
2	State (or separable area)
3	Year of Survey (only last digit stored if 1900 (3)
4,5	County
6,7	Line number (code identification on transmittal sheets)
8,9	Number of crop years included in this transmittal (1)
10	Total acreage of all lines reported (12)
11	Number of standard lines submitted (6)
12	Acreage originally submitted on 1st sheet (12)
13	Acreage of separate units (12)
14	Acreage of crops involved (12)
15	Total reduction (9)
16	Farming status year before PS (1)
17	Tenure status year of Jan. 31 record (1)
18	Size and length of farm year before PS (9)
19	Size and length of farm year of last PS record (9)

* Data for Region XII not comparable with data for other 11 regions

Punch card column	Item and number of classes for each item
20**	Receipts from AAA year before RR (12)
21	Receipts from off-farm work year before RR (12)
22	Family operating expenses year before RR (12)
23	Net cash income, year before RR (12)
24**	Receipts from AAA year of last RR record (12)
25	Receipts from off-farm work year of last RR record (12)
26*	Major source of receipts year before RR (12)
27*	Major source of receipts year of last RR record (12)
28	Family operating expenses year of last RR record (12)
29	Net cash income year of last RR record (12)
30*	Number of agricultural enterprises year before RR (12)
31*	Number of agricultural enterprises year of last RR record (12)
32	Acres in crops year before RR (12)
33	Size of farm year before RR (10)
34**	Garden year before RR (10)
35	Acres in crops year of last RR record (12)
36	Size of farm year of last RR record (10)
37**	Garden year of last RR record (4)
38**	Number of cows at time of first standard RR loan (12)
39**	Number of cows at time of last RR record (12)
40**	Number of sows at time of first standard RR loan (11)
41**	Number of sows at time of last RR record (11)
42**	Number of hens at time of first standard RR loan (11)

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* Data for Region III not comparable with data for other 11 Regions
** Not available for Region III

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